South Lancaster Commercial District

Analysis of Business and Market Conditions to inform Rezoning and Economic Development Policy

Prepared for the Town of Lancaster, Massachusetts

In Collaboration with the Lancaster Community Planning and Development Department

January, 2021

FinePoint Associates LLC

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Project Purpose, Process and Study Area

Background and Purpose: The Town of Lancaster is exploring the possibility of making changes to their zoning bylaw impacting the area comprised of the South Lancaster commercial area and the former Atlantic Union College Campus.

The Town has received a District Local Technical Assistance (DLTA) award from the Montachusett Regional Planning Commission (MRPC) that includes services to work with the community to evaluate current zoning and draft a new zoning bylaw.

The purpose of this study, funded by the Massachusetts Downtown Initiative (MDI), is to help inform the rezoning process by providing information about existing real estate, business and market conditions, including input from residents and business owners

Process: FinePoint worked collaboratively with the Lancaster Community Development and Planning Department representative throughout the process. During the course of this project, we 1) examined real estate conditions, 2) conducted interviews with real estate and planning professionals, the president of the Chamber of Commerce, and the representative for the Atlantic Union College property, 3)assessed the existing business mix, 4)compiled and analyzed market area demographics, sales leakage and other market information, 5) conducted a community resident survey and a business owner survey, and 6) summarized findings in a report.

Figure 2. Study Area Map

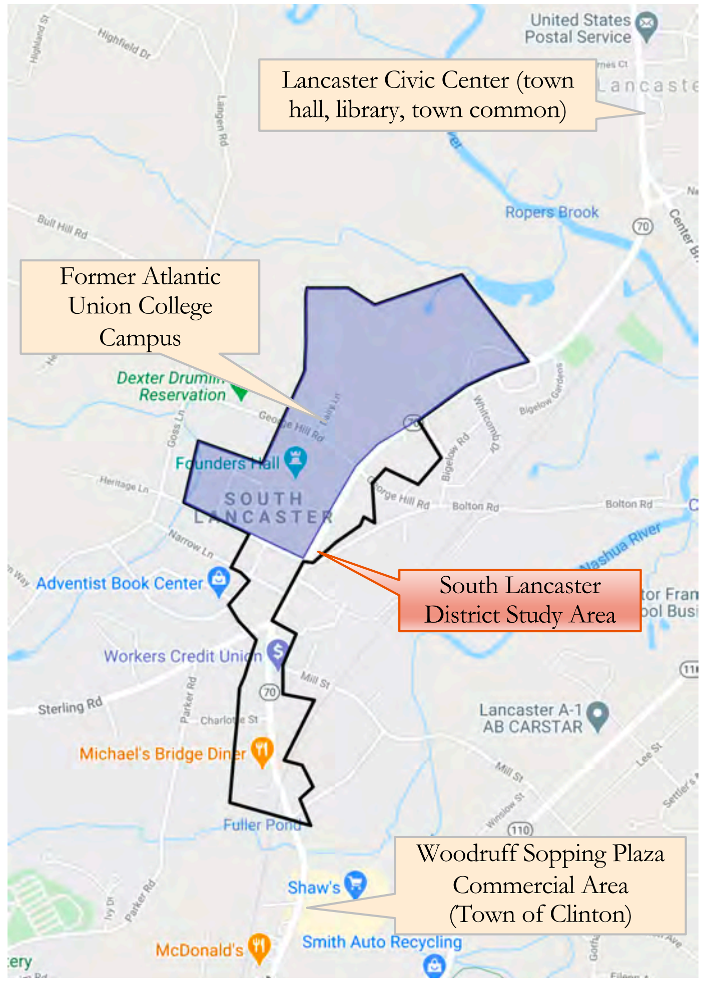
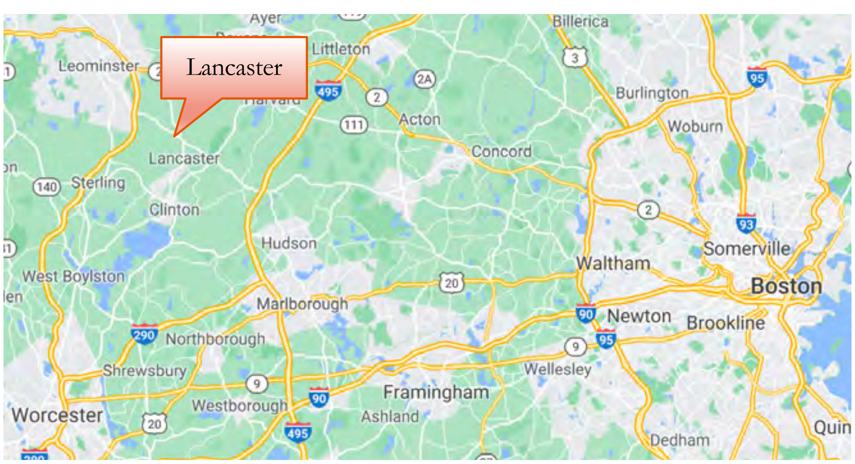


Figure 1. Regional Context



Context and Study Area: Lancaster is located in Worcester County**,** 19 miles northeast of Worcester City and 45 miles northwest of Boston. Incorporated in 1653, it is the oldest town in Worcester County.

The South Lancaster District is comprised of commercial and residential uses along Main Street (Rt. 70) from the Clinton town border up to and including the former site of Atlantic Union College Campus. The northern border of this area is approximately 1/2 mile south of the civic center of Lancaster which includes the Town Hall, Town Common and Thayer Memorial Library.

Summary of Findings and Recommended Actions for Consideration

1. Real Estate Conditions Overview

- The South Lancaster District study area includes a commercial node at the southern end and the former Atlantic Union College (AUC) Campus at the northern end with intervening residential uses (mostly a mix of single family homes and older homes that have been broken into multiple units.).

- This is the only area of town with full water and sewer utilities.

- The current configuration of uses makes the commercial node feel more like an auto-oriented mixed-use strip than a walkable village center.

- The commercial node contains 16 buildings with 24 commercial units (totaling approximately 61,000 s.f.). At the time of the inventory (September, 2020), there were 2 vacancies including a highly visible vacant gas station. Woodruff Shopping Plaza, located just outside of the District over the Clinton town line, represents potential competition with regard to commercial leasing . The Plaza is anchored by Shaws Supermarket and Family Dollar and had 4 vacant units as of January, 2021.

- The AUC campus campus is comprised of 135 acres and 51 buildings containing 469,382 s.f. under roof. The college is no longer in operation and the property is being sold.

- **Status of AUC Property** (information obtained from an interview with the representative of the AUC property)
  - The AUC property was divided into two groups – the surplus buildings (surrounding houses, open land, ancillary buildings, etc.) and the core campus properties.
  - Most of the surplus properties have been sold or are currently under agreement at this point and the majority of the properties will be used for residential uses.
  - An offer has been accepted for the core campus properties from a buyer proposing to use the property for a small college. The parties are conducting due diligence and working out details – including issues having to do with sewer and power facilities connections between the core campus and surplus properties that are being sold separately.
  - The tentative plan is to hopefully work out the issues by June and close the sale by September.

- **Perspectives from Real Estate, Business and Planning Professionals** (comments from interviews)
  - Reuse of the AUC Campus is key to the rest of the area; development that occurs there will likely create a market for other uses.
  - COVID has spurred a trend of people looking to get out of the cities and increased the desire for working closer to home which may present more opportunity for development/redevelopment.
  - Lancaster is off the beaten path with a less than ideal location, but the success of Pepperell Place, indicates that there is demand for light manufacturing/R&D space even in locations not on major highways.
  - If the community wants more business development, it's important to figure out why it would be a good location for business or how it can become a good location.

2. Zoning and land Use Issues

- The study area contains properties that fall within three zoning districts: 1) Neighborhood Business, 2) Residential, and 3)Residential where multifamily is allowed by Special Permit. The AUC property falls into the third category.

- Revised zoning could potentially address several issues and opportunities including:
  - Resolution of nonconforming uses and lots which is inhibiting reuse of the vacant properties,
  - Increasing the tax base by adding new commercial properties,
  - Encouragement of suitable uses on the AUC campus while preserving historic buildings, and
  - Increase in the variety of housing choices and possibly capitalizing on the opportunity to use Chapter 40R program to achieve State goals for new and affordable housing.

  However, given what we recently learned about the status of the AUC property, the appropriateness of a 40R overlay may need to be reconsidered (if the current accepted offer for the core campus properties becomes a sale).

3. Business Mix

- The commercial node is home to 22 establishments including: 3 restaurants, 2 gas stations, a few health care and personal service establishments, banks, insurance, law office, auto repair and other entities. Most of the establishments are small, independently-owned single-location businesses. Multi-location chains/franchises include: Workers Credit Union, Hometown Bank, Cumberland Farms, and Sunoco.

- There are 3 eating places located in the South Lancaster District. Of these, only the Trolley Stop Pizzeria serves dinner nightly and only Michael's Bridge Diner serves alcohol (beer and wine). Michael's is temporarily closed due to COVID.

4. Business Conditions

- The South Lancaster District is an employment center in the town. We estimate that the commercial node (not including AUC) could have approximately 150 employees (full time and part time).

- Prior to COVID, revenue had been on the rise for most businesses. 78% of businesses that responded to our survey reported a revenue increase during the 3 years before COVID while 22% said that sales had stayed about the same.

- COVID has certainly had an impact in the South Lancaster District but many of the businesses are faring better than in many other commercial districts throughout the state.
  - At the time of our survey, (October/November, 2020) . . .
    22% reported their business was operating at reduced capacity while 78% were operating at normal capacity.
    56% of businesses reported a sales decline.
    67% had to make an unplanned investment in order to implement safety measures.
  - As of January 29, 2021, one business (Michael's Bridge Diner) remains temporarily closed.

5. Business Location Satisfaction and Desired Improvements

Most of the businesses (63%) are satisfied with the South Lancaster District as a business location. 25% are neutral on the subject and 13% are dissatisfied.

Locational Advantages (comments from businesses)

- Easily accessible from other towns
- " It all depends on what happens to the AUC Campus."

Locational Disadvantages (comments from businesses)

- Less businesses in the area
- Reputation of not being business friendly

6. Consumer Patterns and Preferences

- District patronage has been holding steady or increasing (exclusive of the COVID period). 77% of resident respondents said their visit frequency has not changed in the last few years and 18% said their visit frequency increased.

- The top 5 communities outside of Lancaster where residents go for shopping and dining are:
  1. Leominster (95%)
  2. Clinton (86%)
  3. Hudson (56%)
  4. Worcester (34%)
  5. West Boylston (34%)

- A majority of respondents are dissatisfied with the following District features.
  1. Recreation and Fitness Offerings
  2. Cultural Arts and Entertainment Offerings
  3. Public spaces and seating areas
  4. Selection of Restaurants

- The survey respondents report doing only a tiny portion of their restaurant spending in Lancaster. Instead, they are frequenting eateries in surrounding communities such as Clinton, Hudson, Leominster, Bolton. Sterling and others.

- Top 5 Most frequented restaurants outside of Lancaster are listed below. (see Part III for a complete list of top 20)
  1. Clinton Bar and Grill, Clinton
  2. Rail Trail Flatbread, Hudson
  3. Slater's Pizza, Bolton
  4. 110 Grill, Leominster
  5. Thai Time, Clinton

7. Input Regarding Future Actions

- A majority of respondents feel the following District improvements would be desirable.
  1. Restaurants with outdoor seating
  2. Creation of public outdoor enjoyment space
  3. Restaurants with music/entertainment
  4. Parking in rear and sides of buildings rather than in front
  5. Additional landscaping/streetscaping
  6. Public art Installation

- Other improvements/changes frequently cited.
  1. Recreation Uses, Parks, Hiking/Biking Trails
  2. Sidewalk and Bike Lane improvements
  3. More Resident-Serving Businesses
  4. Redevelopment of Atlantic Union College Property
  5. Arts and Culture Activities and Use
  6. Address Vacant and Deteriorated Properties (e.g., gas station)

8. Market Conditions

Overview of Market Segments

Businesses located in the District primarily have the opportunity to serve a Resident Market Segment.

Non-Resident Segments such as visitors or employees present only limited opportunity. At the present time, there are no major attractions in the immediate vicinity of the South Lancaster District. Attractions located further away (such as the FC Stars Soccer Fields Complex and the Icon Museum) might represent some opportunity if a destination restaurant were to locate in the District, however, these attractions have restaurants and other commercial facilities located within closer proximity. The employees of the businesses in the District represent a very minor opportunity for meal/snack purchases or other convenience goods and service purchases before, during or after work hours.

If the Atlantic Union College property was redeveloped with uses that attract visitors and/or employ a significant amount of workers, it would significantly increase the market opportunity for business in the South Lancaster District.

Trade Area Resident Market Segment

The major potential customer base for businesses located in the South Lancaster District is the adjacent residential population. The identified potential primary trade area (PTA) (where most of the repeat business is expected to be derived) is a 3-mile radius containing 22,653 residents. The secondary trade area (STA) is identified as 5-mile radius containing 35,082 residents

The population in these trade areas have higher-than-average household incomes and are well educated. The median household income is $87,942 in the PTA and $92,383 in the STA. The percent of residents with a Bachelors Degree or higher in the PTA is well above the national rate and just slightly lower than the state average. The rate of Bachelor Degrees in the STA is the same as the state. Compared to the statewide population, trade area residents are slightly older and about as likely to have children in the household. They are more likely to own their home and a vehicle. Over 94% of the households in both trade areas have access to a private vehicle for acquiring goods and services.

Residents of the primary trade area (PTA) spend over $299 million per year at stores and restaurants (not including gas and auto sales). The sales leakage analysis shows that PTA residents are spending more than $113 million outside of the the trade area. Residents of the secondary trade area (STA) spend $492 million per year at stores and restaurants and are spending at least $218 million outside the area.

A detailed analysis by category shows an opportunity gap (sales leakage) in many categories along with a surplus in a few. Selected categories showing sales leakage of $10 million or more are listed below.

Sales Leakage in Selected Categories (millions)	Primary Trade Area	Secondary Trad Area
Eating and Drinking Places-7224 & 7225	$24.24	$41.87
Clothing Stores-4481	$11.19	$20.38

There is substantial leakage in the Eating and Drinking Places category. PTA residents are spending at least $24 million at eating and drinking places outside the PTA and STA residents are spending $42 million outside. This indicates that there might be opportunity for new or expanded restaurant offerings in South Lancaster if they are comparable to those currently attracting residents outside of the trade area.

There is substantial leakage in the clothing store category in both trade areas, however, this may present limited opportunity because the location may not be appropriate. Clothing stores usually do best when they are clustered with other clothing and accessory stores and this category is also very vulnerable to increased competition from online sales.

9. Recommended Actions for Consideration

Based on the findings from this study, the following are potential actions for consideration.

Zoning and Regulation Changes

1. Resolve the non-conforming use issues to facilitate redevelopment of vacant properties. Consider rezoning as Neighborhood Business.
   - Vacant gas station property (former Cumberland Farms)
   - Vacant property at 57 South Main Street

2. Consider including the following as allowable uses in the revised zoning for the District.
   - Recreation and Fitness Offerings
   - Cultural Arts and Entertainment Offerings
   - Restaurants including Restaurants with Music/Entertainment

3. Encourage the following:
   - Parking in the rear and side instead of in the front along Main Street
   - Landscaping buffer where possible
   - Restaurants with outdoor seating

4. Reconsider the appropriateness of a potential 40R overlay given what we learned about the current accepted offer for the core campus properties.

Suggestions for Improvements and Business Recruitment

1. Consider improvements in the public realm in the District
   - Improved connectivity between commercial node and AUC property – improved sidewalks, better handicap accessibility, pedestrian amenities and wayfinding signage
   - Bike lane improvements
   - Creation of public outdoor enjoyment spaces
   - Additional landscaping/streetscaping
   - Additional recreation uses, parks, hiking/biking trails

2. Try to attract restaurant development
   - Especially the types that residents are currently going outside of Lancaster to frequent (see Top 20 List)
   - Use availability of liquor license to help entice restaurant and promote South Lancaster as a restaurant location

Facilitating Development of the AUC Campus Property

1. If the current accepted offer turns into a sale and a new college will be created at the AUC property. The town should consider engaging the new college early in the development planning process and building a collaborative relationship. Below are some important questions and topics that would be helpful to address.

   - What type of college will be developed, what is the business model? How many students are anticipated and where are they likely to come from? What percentage is expected to live on campus, off campus in Lancaster and commute from other towns?

Facilitating Development of the AUC Campus Property (cont'd)

- What can the town do to help the college be successful?

- How can the students be encouraged to patronize businesses in the community? What does the college plan to do regarding student life? Will they be developing any on-campus commercial uses? Can this be limited?

- Given that there is a history of the college paths being used by the residents of surrounding communities for walking and recreation, will the college maintain an open policy in this regard?

2. If the current accepted offer does not turn into a sale for some reason, the town could consider engaging with the AUC leadership in an active manner to help facilitate the property getting back into productive use. This could include the creation of a subcommittee of town representatives working with AUC representatives to accomplish any or all of the following:

    - Identify and find solutions for obstacles that may be impeding the sale and reuse of the property,

    - Determine desirable uses and work in a concerted effort to create a logical rezoning or master planning (as required) to accommodate and encourage those uses,

    - Facilitate reuse ideas and generate interest in the property by arranging a tour and feedback session with real estate developers

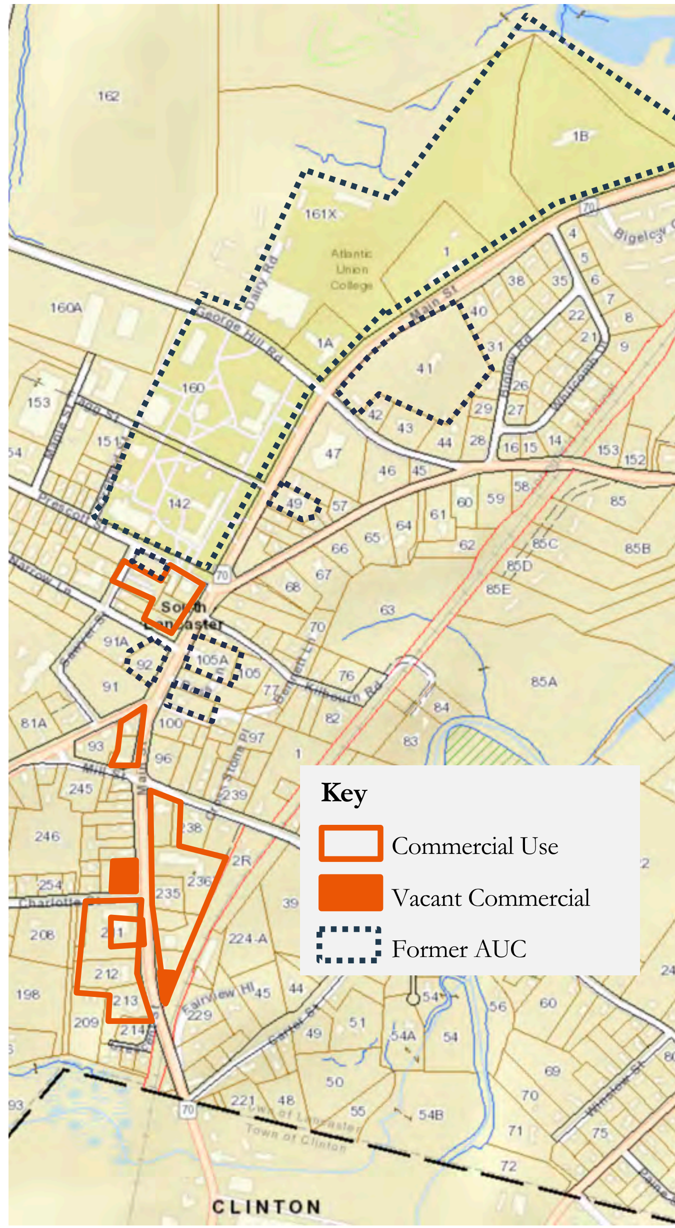
Part I. District Profile and Commercial Mix Assessment

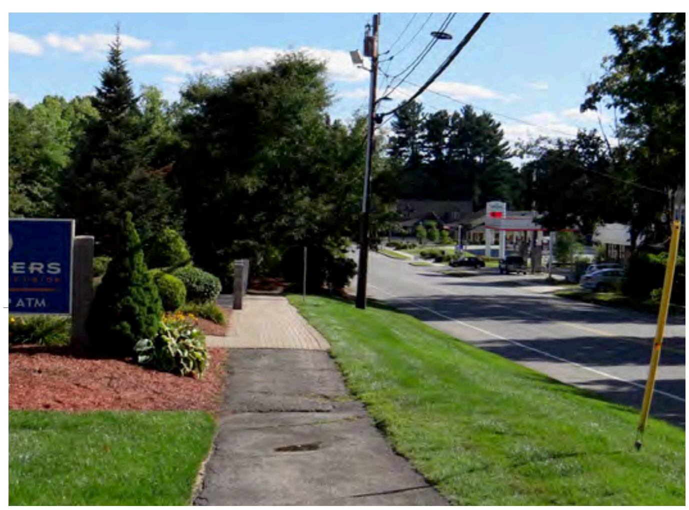
A. Real Estate Conditions and Zoning Issues

Layout and Infrastructure

- The South Lancaster District study area includes a commercial node at the southern end and the former Atlantic Union College (AUC) Campus at the northern end with intervening residential uses.
- This is the only area of town with full water and sewer utilities.
- There is a narrow sidewalk on the west side of the street throughout the corridor and in some sections on the east side. There is only minor streetscaping provided by private property landscape buffers.
- The commercial node feels more like an auto-oriented mixed use strip than a walkable village center. The commercial buildings are typically set back from the road with parking in front.

Figure 2 - a. Study Area Map (Detail)



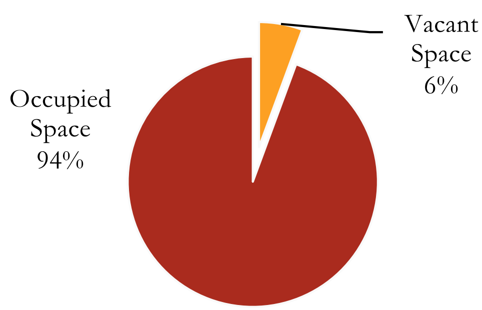


Commercial Node

- There are 16 commercial buildings containing 24 commercial units and totaling approximately 61,000 s.f. under roof in the commercial node. (More information about the businesses is provided later in this Section.)
- Most of the commercial buildings house one or two commercial tenants with the exception of one small plaza (anchored by Hometown Bank) that includes 8 tenants.

- At the time of the inventory (September 2020), two commercial units were vacant. One is the site of the former Cumberland Farms gas station which is currently zoned for residential (pictured bottom left). (The other vacancy, located at the southern boundary of the node is a single story pre-fab structure with graffiti, contributing to a less-than-inviting entry to the commercial district (pictured bottom right).

Figure 3. Commercial Vacancy
(Built Space)



Atlantic Union College (AUC) Campus

- AUC was a Seventh Day Adventist college founded in 1882, the oldest campus in the Seventh-day Adventist worldwide educational system.

- The college was closed in 2018 and the core campus as well as many and surrounding properties are being sold. The status of the property (as of January 29, 2021) is that most of the properties are currently under purchase and sale agreements and an offer has been accepted for the core campus (however, both parties are doing their due diligence and there are issues to work out).

- **See interview with AUC representative later in this report for more details regarding the sale and status of the property.**

- According to the listing at Colliers International (atlanticunion.colliers.com), the AUC property is comprised of 135 acres and 51 buildings containing 469,382 s.f. under roof. Facilities includes classroom and administration buildings, first class dormitories, athletic and recreation complex, library, cafeteria, performing arts center and an art gallery. The beautiful grounds and stately buildings offer tremendous reuse and/or redevelopment opportunities.

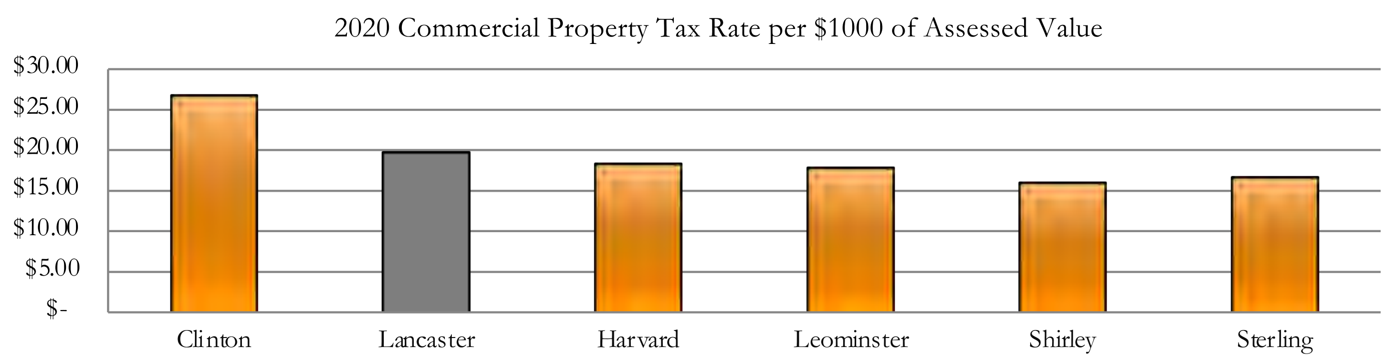
Residential Uses

- In addition to the commercial uses and the AUC campus, there are intervening residential uses mixed in along Main Street and in the surrounding area -- mostly a mix of single family homes and older homes broken into multiple units.

Commercial Tax Rates and Leasing Environment

- A simple comparison of tax rates among communities is difficult because the services included varies significantly from town to town. However, with that caveat in mind, it is still useful to look at a community's commercial tax rates to determine if it might pose a competitive advantage or disadvantage in attracting businesses. Property tax is a component of business occupancy cost for both businesses that own their property as well as businesses that lease. Business that own their premises obviously have to pay property tax and for businesses that lease space, property taxes are often passed-through using triple net leases or the rental rate is adjusted accordingly.
- The 2020 tax rate for town of Lancaster is $19.85 per $1,000 of assessed value. This is significantly less than Clinton at $26,85 (which has a split tax rate) and slightly higher than the other surrounding towns.
- Two commercial properties were vacant in the South Lancaster commercial node as of September 2020). The former Cumberland Farms property (114 Main Street) has zoning issues (currently zoned residential) and it is unclear whether or not the property at 57 Main Street is being actively marketed.
- The Woodruff Shopping Plaza is located just outside of the District over the Clinton town line and would compete with South Lancaster for commercial tenants. The Plaza, anchored by Shaws Supermarket and Family Dollar, had 4 vacant units as of January, 2021.
- With regard to rental rates, limited information was available. We found commercial space, suitable for office/medical uses located in the Downtown Clinton area. with asking rent in the range of $10 - $11 per square foot (not including taxes and building services).

Figure 4. Comparative Commercial Tax Rate Analysis



Interviews with Real Estate, Chamber of Commerce and Planning Professionals

We conducted an interview session with local real estate and planning professionals and a representative of the Nashoba Valley Chamber of Commerce. We asked for their thoughts about regional market trends and the potential for development in the South Lancaster District.

Some of the specific comments/suggestions/themes that arose from the discussion are paraphrased below.

- Reuse of the AUC Campus is key to the rest of the area. If development occurs there, it will most likely also create a market for other uses outside the campus. Having the sewer infrastructure in place is a major advantage for potential redevelopment. The Planning Board should consider working with the AUC owner to determine desirable uses and work out some kind of rezoning or master plan that would accommodate the desired uses if appropriate.
- COVID has spurred a trend of people looking to get out of the cities and increased the desire for working closer to home. This may create an opportunity for new development or adaptive reuse with companies seeking to locate their main or satellite operations outside urban areas. (There are many people that have long commutes on these back roads that would like to have their company closer to home.)
- Lancaster is off the beaten path. It has beautiful farmland but its location is less than ideal ("in the wilderness", "can't get there from here"). Pepperell is similar in this regard, perhaps slightly better located than Lancaster, but not by much. However, Pepperell Place is an example of a successful commercial reuse project. Perhaps, similar light manufacturing/R&D space should be considered as a possibility among the mix of potential uses in the Lancaster District.
  - Pepperell Place. The Lexvest Group purchased a 190,000 s.f. building in 2016 and redeveloped it as a business center with tenant spaces along with common area amenities such as conference room, break room and fitness center. The rental rates are lower than industrial facilities located at the major highways. Pepperell Place has turned out to be a great incubator for young companies as well as home to a few large companies (e.g., Masy BioServices). Lexvest has had good luck attracting manufacturing tenants – "not the old type of smoke stack manufacturing, but new technical/R&D operations". (Lexvest has had similar experience with their Phoenix Park business center in Shirley (350,000 s.f. renovated mill).
- A central question to resolve is why would a businesses want to come to Lancaster. What is the attraction? Rents have to competitive, likely lower than space situated closer to major highways, but low rent isn't the key to Lancaster's success. If the community wants more business development, it's important to figure out why it would be a good location for business or how it can become a good location. Example . . . Groton is becoming a "destination location" with the planned opening of Indian Hill music center (Tanglewood East) and 4 destination restaurants. Perhaps there is a tourism angle to explore for Lancaster . . . Could Lancaster build as a destination for agri-tourism or agri-education?

Interview with Atlantic Union College

We conducted an interview session with Elias Zabala, Treasurer and CFO of the Atlantic Union Conference. We asked Mr. Zabala about the organization's plan for the AUC property, the current status and other issues. His comments are represented below.

Status and Planned Uses for the AUC Property (as of January 29, 2021)

- The AUC property was divided into two groups – 1) the core campus and 2)the surplus buildings (surrounding houses, open land, ancillary buildings, etc.).

- Most of the surplus properties have been sold, are currently under Purchase and Sale (P&S) agreement, or have offers pending at this point. If the P&S agreements are finalized, most of the property will be used for residential uses and will be taxable property. One exception is an educational use – a school for children with autism.

- The core campus properties received interest from several potential buyers. An offer has been accepted from a buyer proposing to use the property for a small college. The parties are conducting due diligence and working out details -- one issue to resolve has to do with sewer and power facilities currently connected to surplus properties that are being sold separately from the core campus.

- The tentative plan is to hopefully work out the issues by June and close on the sale by September.

Potential College-Compatible Business Uses and Improvements in the District

- Given the potential of a new college opening on the AUC campus and potential re-populating the site with 200 to 300 students, we asked Mr. Zabala for his thoughts regarding potential businesses that would be in demand and improvements that would be supportive to a college use.

- He responded that the students will be looking for things to do. Suggestions included:
  - Entertainment/recreation uses (e.g., have to go to Leominster for bowling)
  - Coffee shop (i.e., all day coffee, Starbucks type)
  - Healthy Food options (e.g., Roots in Leominster)

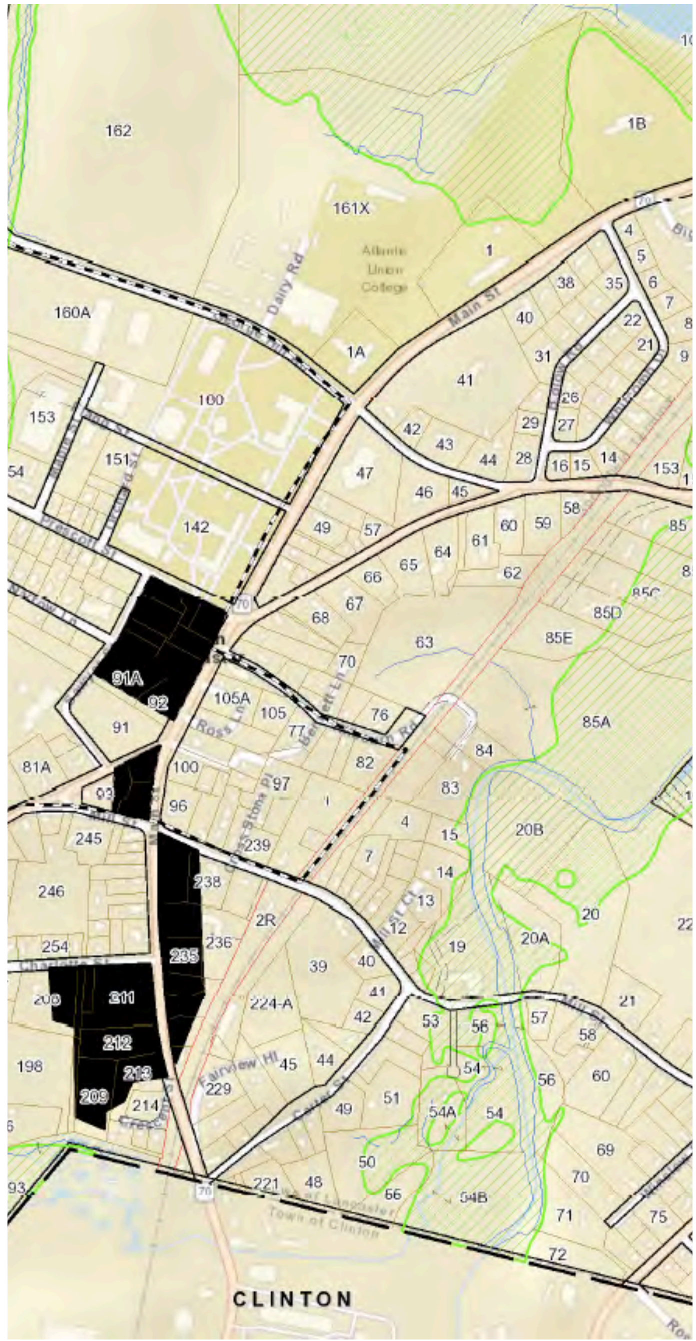
- Regarding potential improvements, Mr. Zabala cited the importance of the pedestrian safety in the area (e.g., speed limit) and the condition of the sidewalks.

Other

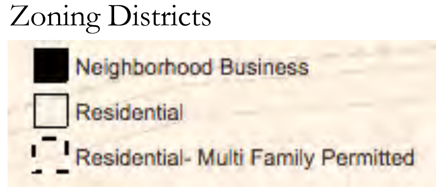
- We also asked Mr. Zabala if their were any actions that the town could take to facilitate getting the property back into productive use. Mr. Zabala mentioned that he would very much like to engage with a team of town representatives directly to see if they could come to a resolution regarding some unresolved legal issues.

Zoning and Land Use Issues

- As noted earlier in this report, the Lancaster Planning Board has initiated a process with the MRPC to review current zoning regulations in the study area and consider changes.
- The study area contains properties that fall within three zoning districts: 1) Neighborhood Business, 2) Residential, and 3)Residential with Multifamily allowed by Special Permit. The AUC property is located in the residential/multifamily by special permit zone.
- Some of the current issues and opportunities related to potential zoning changes include:
    1. Non-conforming uses including the vacant former Cumberland Farms site located in a residential zone. This site has been vacant and for sale for quite some time. Another vacant property, 57 South Main Street, also appears to be non-conforming as part of the property is zoned residential.
    2. Non-conforming lots due to dimensional requirements and also likely some nonconforming residential properties that have been divided into 2 or more units.
    3. The prospect of increasing the tax base by adding new commercial properties.
    4. The desire to encourage suitable uses while preserving historic buildings and character of the large vacant Atlantic Union College.
    5. The potential opportunity to increase the variety of housing choices in the community and capitalize on the Chapter 40R program to achieve State goals regarding new and affordable housing.
- The Town has started to explore the possibility of rezoning the study area and implementing Center Village and/or Chapter 40R overlay districts to address these issues*. **Given what we recently learned about the status of the AUC property, the appropriateness of a 40R overlay may need to be reconsidered (if the current accepted offer becomes a sale).**



Zoning Districts



Source: Town of Lancaster Website/Maps & GIS, www.axisgis.com/LancasterMA/

Note: Chapter 40R of the Massachusetts General Laws encourages cities and towns to establish new overlay zoning districts to promote housing production and, more generally, smart growth development. Chapters 40R and 40S both provide financial incentives to communities to adopt these new zoning districts.

B. Commercial Mix and Establishment Characteristics

General Business Characteristics

- The commercial node is home to 22 establishments including a few restaurants, services, and other entities.
- More than half of the establishments (59%) in the commercial district are services, 9% are retailers, 14% are restaurants and 18% are other.
- Most of the establishments are small; the median size is approximately 1,700 s.f. The largest commercial establishment is Saunders Drilling & Blasting, followed by Mossman Family Dental, Cumberland Farms, Trolley Stop Pizza, and Michael's Bridge Diner.
- Most of the establishments (77%) are independently-owned, single location businesses. 18% of the establishments are national or regional multi-location businesses, chains and franchises (e.g., Hometown Bank, Workers Credit Union, Cumberland Farms, Sunoco) and one establishment, the Post Office, is a public entity.
- South Lancaster District has significantly reduced activity in the evening. Very few establishments are open after 6:00 PM (e.g., Cumberland Farms, Trolley Stop Pizza, occasionally Sandee's restaurant).

Figure 5. Composition of Uses (# of establishments)

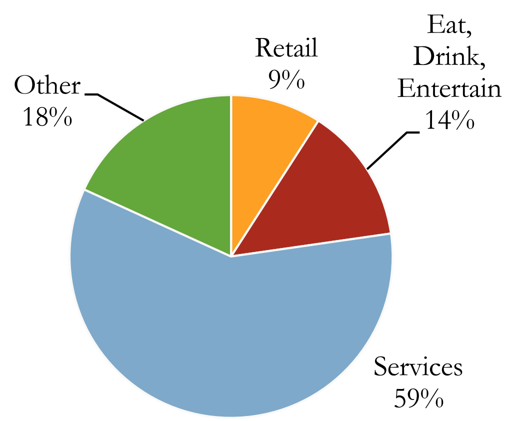


Figure 6. Ownership Characteristics

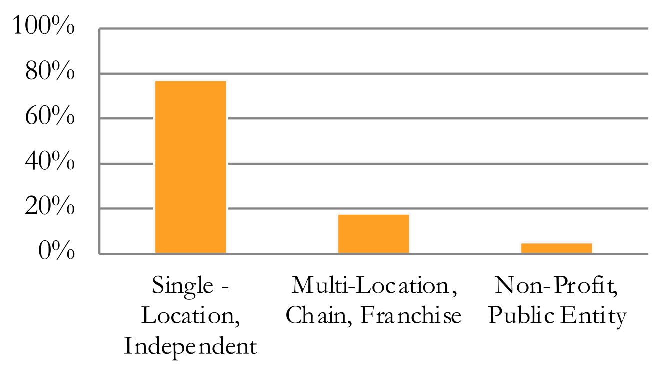
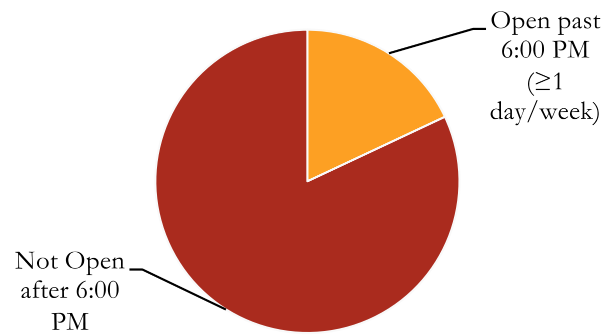


Figure 7. Establishment Operating Hours



Retail Establishments

- The only retail uses in the district are 2 gas stations, one which includes a convenience store (Cumberland Farms.

Table 1.

Establishment Type	#	S.F.
Retail	**2**	**6,090**
Motor Vehicle & Parts	0	-
Furniture & Furnishings	0	-
Electronics & Appliances	0	-
Building Mat. & Garden Equip	0	-
Food & Beverage Stores	0	-
Health & Personal Care Stores	0	-
Gas Stations (incl with convenience store)	2	6,090
Clothing and Accessories	0	-
Sporting Goods, Hobby, Books	0	-
General Merchandise Stores	0	-
Misc. Retail Stores	0	-
Eating, Drinking & Lodging	**3**	**11,282**
Arts, Entertainment & Recreation	0	-
Accommodation	0	-
Eating and Drinking Places	3	11,282
Services	**13**	**27,449**
Finance & Insurance	3	8,392
Real Estate and Rental/Leasing	0	-
Professional, Scientific & Tech.	3	3,936
Educational Services	0	-
Health Care & Social Assist.	3	6,700
Repair & Maintenance	2	6,589
Personal Care & Laundry	2	1,832
Relig., Grant, Civic, Prof. Orgs.	0	-
Other	**4**	**12,906**
Agric., Forest, Fishing, Mining	0	-
Util., Const., Mfg., Wholesale	3	12,106
Transport, Postal & Warehouse	1	800
Information		-
Admin./Sup. & Waste Mgmt	0	-
Public Administration	0	-
Total Establishments	**22**	**57,727**
Vacant Commercial Units	**2**	**3,440**
TOTAL Commercial Units and Space	**24**	**61,167**

Note: The Establishment Type Table shows all business categories that may be present in downtowns/commercial districts. Showing all categories is intended to illustrate those that are represented as well as not represented.

Eating and Drinking Establishments

- There are 3 eating places located in the South Lancaster District. Of these, only the Trolley Stop Pizzeria serves dinner nightly and only Michaels serves alcohol (beer and wine). (According to their website, Sandee's Restaurant is open Thursday and Friday until 7 pm, presumably offering primarily takeout dining.)

Table 2.

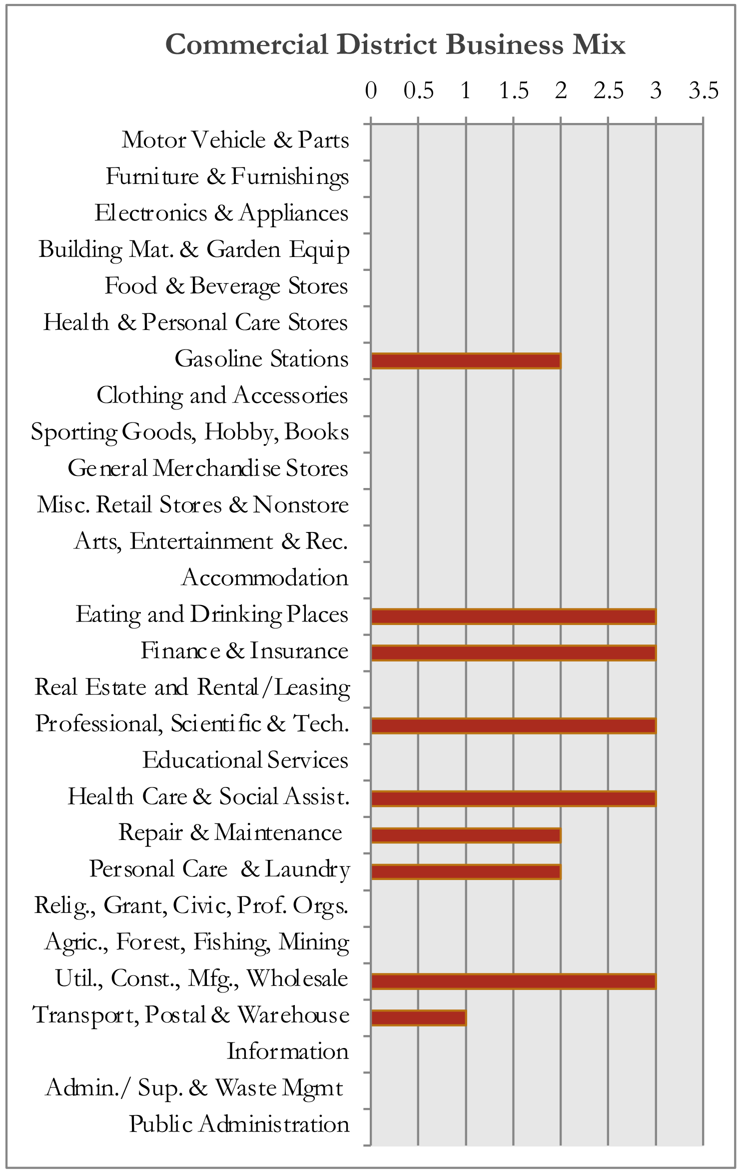
Most Frequently Found Establishments		
Rank	Industry Subsector	No.
1	Eating and Drinking Places	3
2	Finance & Insurance	3
3	Professional, Scientific & Tech.	3
4	Health Care & Social Assist.	3
5	Util., Const., Mfg., Wholesale	3
6	Gasoline Stations	2
7	Repair & Maintenance	2
8	Personal Care & Laundry	2
9	Transport, Postal & Warehouse	1

Table 3.

Eating/Drinking Establishments Type	#
Full Service Restaurants	2
Limited Service Restaurants	1
Snack Shops (Ice Cream/Yogurt)	0
Total	3
Establishments that Serve Alcohol	1

- The District also has 3 healthcare services (dentists, chiropractor), 2 personal services (salon and massage) and 2 auto repair shops.

Figure 8.



Note: The Commercial District Mix Chart shows all business categories that could be present in downtowns/commercial districts. Showing all categories is intended to illustrate those that are represented as well as not represented.

Other Businesses

- Other business establishments in the District include a home fuel business, plumbing company, drilling and blasting company and a Post Office.

Business Listing by Category

Retail

Cumberland Farms (gas and convenience store)

Sunoco

Eating & Drinking Places

Michael's Bridge Diner

Sandee's

Trolley Stop Pizza

Finance and Insurance Services

Bank Hometown

Siver Insurance

Worker's Credit Union

Healthcare Services

Ciccone Family Chiropractic

Family Dentistry

Mossman Family Dental

Professional, Scientific & Tech.

CABCO

Kittredge Accounting

Reynold's Law Office

Personal Care

Nashoa Massage Therapy

Salon 131

Autor Repair & Maintenance

Fiske Automotive

F.J.S. Auto, Inc.

Other

Atkinson & Lawrence, LLC

Energy Efficiency Services

Saunders Drilling & Blasting Co

U.S. Post Office

Part II. Business Conditions, Satisfaction and Input Concerning Improvements

A. Business Conditions

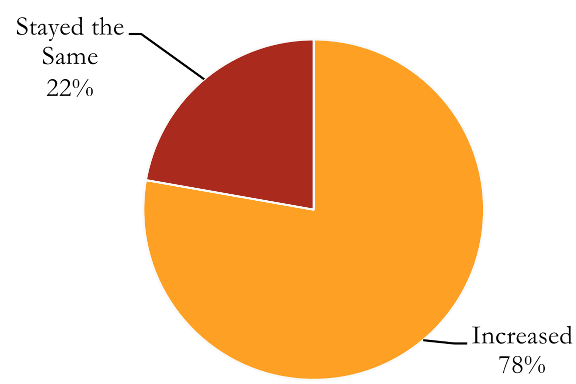
- FinePoint Associates conducted a survey of South Lancaster businesses in October/November, 2020 and received 9 responses. Respondents represent 41% of all District businesses.

- Most of the respondents (89%) represent long-term businesses residing in the District for at least 10 years or more. In fact, 78% of the businesses have been in the District for over 20 years. Most businesses (78%) rent their space while 22% own.

- The South Lancaster District is an employment center within the Town. The businesses that responded to our survey represent 41 fulltime employees and 23 part time employees. Given that the respondents have a total of 64 employees and represent 41% of the total business, we estimate that the District could have approximately 150 employees (including full time and part time).

- Prior to COVID, revenue had been on the rise for most businesses. 78% of businesses that responded to our survey reported a revenue increase during the 3 years before COVID and 22% said that sales had stayed about the same.

Figure 9. Revenue Trend - 3 Years Prior to COVID

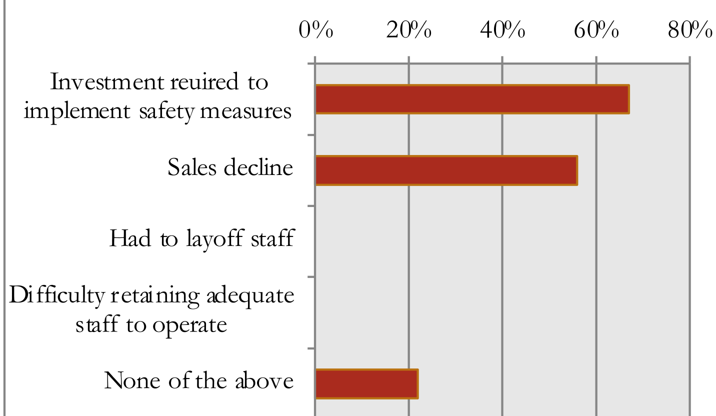


COVID Impacts

- ✓ At the time of our survey, (October/November, 2020), 22% of the respondents reported their business was operating at reduced capacity due to COVD while 78% were operating at normal capacity. In addition, we know of at least one business that is temporarily closed (Michael's Bridge Diner).

- ✓ The most widespread COVID impacts are the decline in revenue and the need to invest in COVID-related safety improvements. 56% of businesses reported a sales decline and 67% said they had to make an unplanned investment in order to implement safety measures. No business reported having to layoff staff or difficulty retaining adequate staffing.

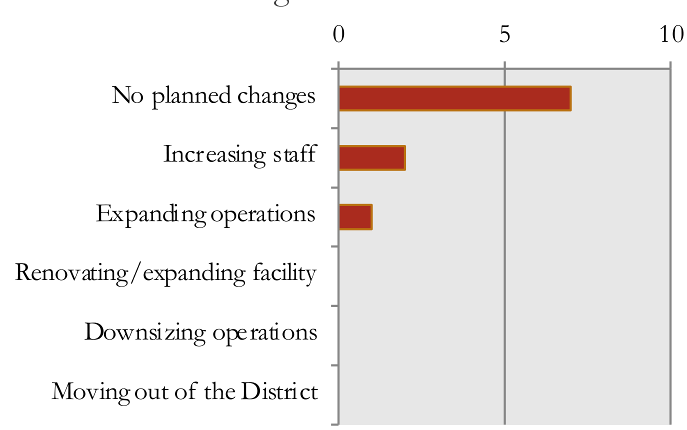
Figure 10. COVID Impacts on Businesses



Future Plans

- ✓ Most of the business respondents are not contemplating any changes in the next 5 years. 2 businesses plan to increase staff, and 1 business is planning to expand operations.

Figure 11.
Actions Considering in Next 5 Years

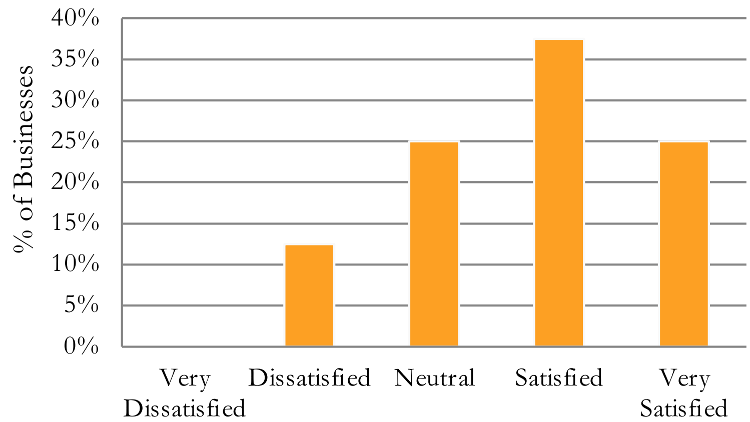


B. Business Location Satisfaction

Most of the businesses (63%) are satisfied with the South Lancaster District as a business location. 25% are neutral on the subject and 13% are dissatisfied.

We asked business owners to identify the advantages and disadvantages of the South Lancaster District as a business location (compared to other possible business locations). Individual comments are listed below.

Figure 12.
Overall Satisfaction with Business Location



Disadvantages of South Lancaster District Business Location (business owner comments)

- ✓ Less businesses in the area
- ✓ Lancaster has reputation of not being business friendly.

Advantages of South Lancaster District Business Location (business owner comments)

- ✓ Easily accessible from other towns
- ✓ " It all depends on what happens to the AUC Campus."

We asked businesses: "**Is there any improvement or change that you would like to make to your business that you are concerned you might not be able implement at this location due to zoning or building regulations?**

The only response mentioned the negative impact of having some on-street parking taken away. This business owner went on to say "the town has been accommodating to anything I have needed for my business otherwise".

C. Input Concerning Improvements

Establishment Types or Uses that would Enhance Success of Existing Businesses

Business respondent comments:

- Medical facilities
- Restaurants not breakfast dives

Other Suggestions to Improve the Business Environment in the South Lancaster District

Business respondent comments:

- Fill empty buildings with businesses.
- Development of AUC Campus.
- More business friendly.
- Better street lighting.
- Free community advertising.
- Lower real estate taxes on businesses.

Part III. Consumer Patterns and Preference Research – Lancaster Residents

In collaboration with the Lancaster Community Planning and Development Department, FinePoint Associates conducted a survey (October, 2020) and received responses from 56 residents. The following section provides highlights from the survey results.

All of the respondents (100%) are Lancaster Residents and 11% are also employed in Lancaster.

A. Consumer Patterns

1. Patronage Frequency and Trends

Prior to COVID, most Lancaster residents (68%) visited the South Lancaster District once or more per week. 32% visited several times per week while another 36% visit once per week.

The under 45 age group visits the District more frequently; 75% said they visited once per week or more.

District patronage appears to be holding steady or increasing (exclusive of the COVID period). 77% of residents said their visit frequency has not changed in the last few years and 18% said their frequency had increased. Only 5% said their visit frequency declined.

The top communities outside of Lancaster where residents go for shopping and dining (≥ once per month) are listed below:

1. **Leominster (95%)**
2. **Clinton (86%)**
3. **Hudson (56%)**
4. **Worcester (34%)**
5. **West Boylston (34%)**

Figure 13.

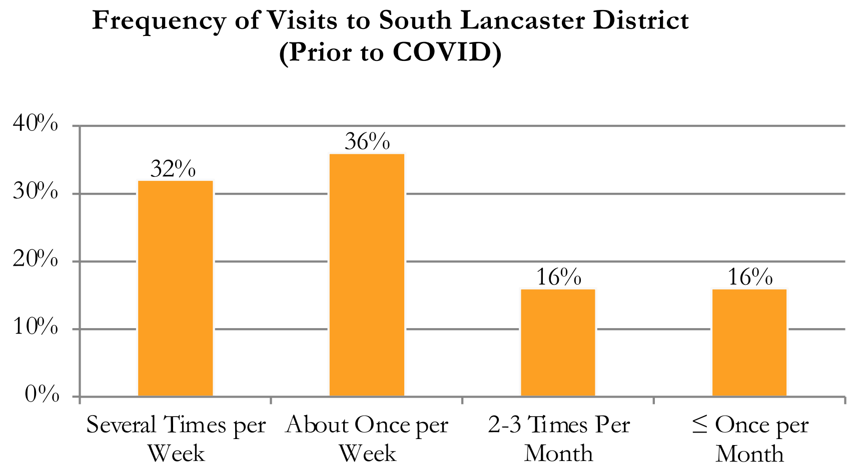


Figure 14.

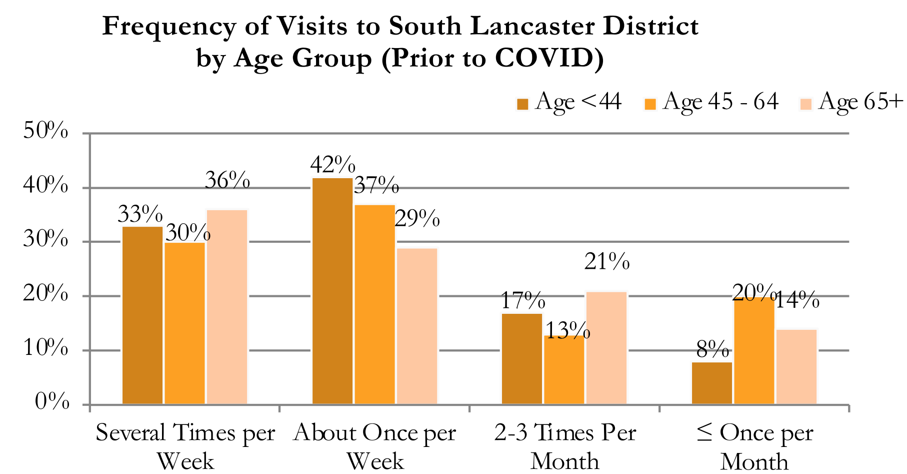
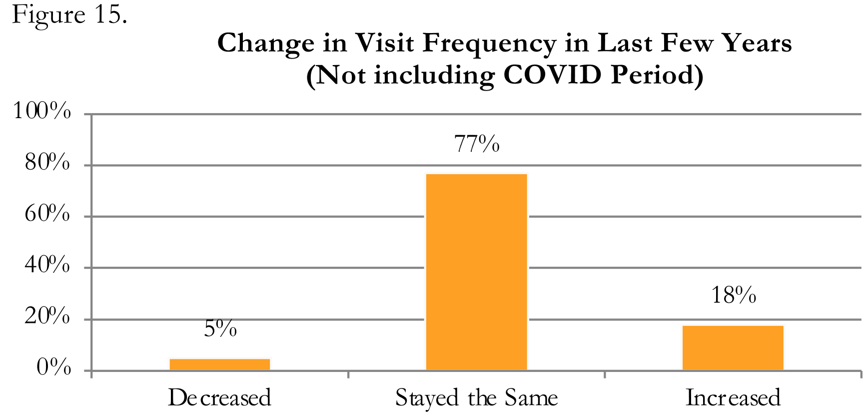


Figure 15.



2. Restaurant Spending Patterns

The survey respondents report doing very little of their restaurant spending in Lancaster. Instead, they are frequenting eateries in surrounding communities such as Clinton, Hudson, Bolton, Leominster, and others.

14% of residents report doing no restaurant spending in Lancaster and close to half (48%) of the resident respondents report doing 4% or less of their spending in Lancaster. The market analysis findings presented later in this report (Part IV) confirm that restaurant demand among trade area residents is greater than the total estimated sales of trade area restaurants.

This is supported by the fact that 51% of survey respondents said they were dissatisfied with the the restaurant selection in the South Lancaster District.

The external spending and dissatisfaction might point to an opportunity for new restaurant development. While it is expected that residents will continue to patronize restaurants in other locations near where they work, have friends, or seek out destination eateries, it might be possible to capture more expenditures locally if the right offerings were available.

** Respondents were asked to report on their pre-COVID spending behavior.*

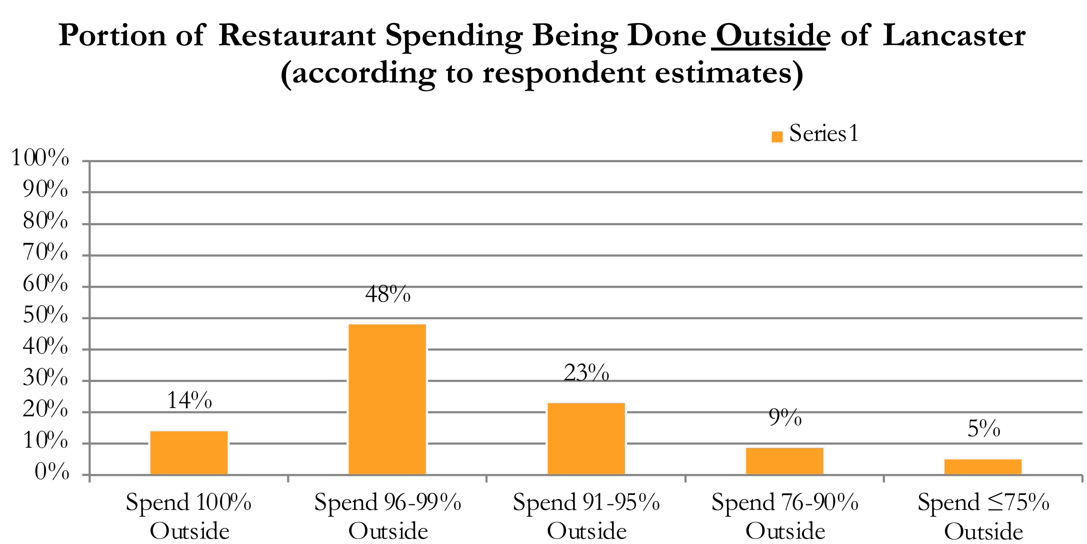
Restaurants Located in Lancaster

Lancaster has a very limited number of restaurants.

Three are located in the South Lancaster District:
- Michael's Bridge Diner (serves breakfast and lunch, temporarily closed due to COVID),
- Trolley Stop Pizza (lunch and dinner), and
- Sandee's (predominantly breakfast and lunch, open till 7 pm 2 nights/week).

Eateries, located outside the District, include:
- Dunkin Donuts
- Kimball Farm (seasonal ice cream, grilled seafood and burgers),
- Murph's Hot Dogs (food stand/truck).

Figure 16.



We asked survey respondents what restaurants outside of Lancaster they dine at on a regular basis (pre-COVID). The Top 20 most frequently cited restaurants are listed below. These are the restaurants that Lancaster residents are seeking outside of the community and may indicate the type of restaurants they would frequent in the South Lancaster District if similar offerings were available.

Table 4.

Top 20 Restaurants Patronized by Lancaster Residents outside of Lancaster

	Establishment Name	Location	
1	Clinton Bar and Grill	Clinton	
2	Rail Trail Flatbread	Hudson	
3	Slater's Pizza	Bolton	
4	110 Grill	Leominster, Berlin	
5	Thai Time	Clinton	
6	Similan Bistro	Clinton	
7	Luccas	Leominster	
8	Black Sheep Tavern	Sterling	
9	Barber's Crossing	Sterling	
10	Zaytoon	Clinton	
11	435 Bar & Grille	Leominster	
12	Gibbet Hill	Groton	
13	Il Camino	Leominster	
14	Meadowbrook	Sterling	
15	O'Connor's	Worcester	
16	TC Lando's	Clinton	
17	Oli's Italian Eatery	West Boylston	
18	Horseshoe Pub	Hudson	
19	Feng Sushi	Hudson	
20	Fotini's	Berlin	

B. Consumer Satisfaction and Preferences

1. Customer Satisfaction with South Lancaster District Offerings

A majority of residents expressed dissatisfaction with:

- Recreation and Fitness Offerings (59%)
- Cultural Arts and Entertainment Offerings (55%)

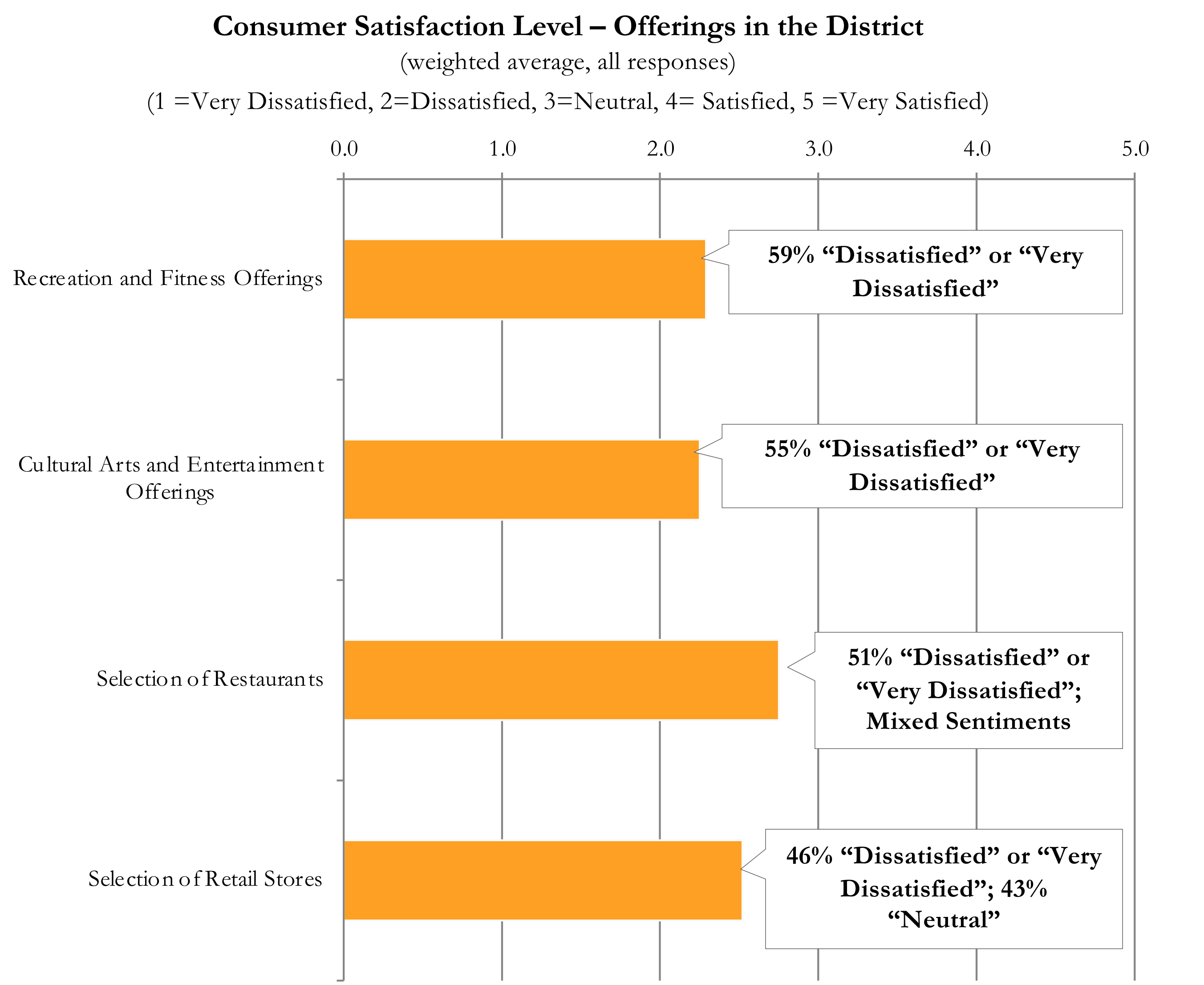
A majority of residents also expressed dissatisfaction with the selection of restaurants but the sentiments are more mixed and the average rating is close to neutral.

- Selection of Restaurants - 51% dissatisfied, 21% neutral, 27% satisfied

A significant portion of respondents are dissatisfied with the selection of retail stores while a large portion are neutral.

- Selection of Retail Stores – 46% dissatisfied, 43% neutral, 11% satisfied

Figure 17.



2. Desired Restaurants

When we asked respondents what specific type of restaurants (if any) they would patronize if located in the South Lancaster District, we received **122** "write- in" responses. The most common themes are described below.

1. **American Grill/Pub** (over 25 write–ins) – Respondents said they were looking for American cuisine in a place where you could meet for a meal and/or drinks in a pub/tavern setting. Respondents mentioned "grill", "craft beer", and "upscale brewery style". Examples cited include: Rail Trail in Hudson and 110 Grille in Leominster.

2. **Asian Restaurant** (over 15 write–ins) **–** Respondents cited several types of Asian Cuisine they would patronize including Sushi, Thai and others.

3. **Coffee Shop, Soup/Salad Café , Bakery Café**
   - Coffee Shop (12 write-ins) - Respondents used phrases such as "cozy" and " where you can sit down, meet people and work". Examples cited include: Bolton Bean and Starbucks.
   - Soup, Salad, Sandwich Café/Deli (12 write-ins)
   - Bakery (6 write-ins)

4. **Italian Restaurant** (12 write–ins) **–** Respondents used phrases such as "dine in" and cited examples including Chateau Italian Kitchen and Slaters.

5. **Other Eatery Types** (5 to 6 write-ins each)
   - Mexican
   - Seafood
   - Steakhouse
   - Healthy, Vegetarian
   - non-chain, independent businesses.

3. Desired Retail Stores and Other Businesses/Uses

We asked respondents what additional retail stores or other businesses they would patronize if located in South Lancaster District. We clarified this by requesting that respondents explicitly consider their online purchasing opportunities and other options to acquire goods before answering this question. We received **close to 100** "write- in" responses.

The major themes that came up most often are described below in order of frequency.

1. **Food Store, Specialty Grocer** (over 20 write–ins) – Respondents mentioned: grocery, natural/healthy, specialty, bakery, and cheese. Several people cited Trader Joes and one respondent mentioned Common Crow in Gloucester.

2. **Artisan Store, Gift Shop** (over 15 write–ins) – Several respondents mentioned: local artisans and handmade items, gift shop and Paper Store/Hallmark Store.

3. **Recreation, Arts and Culture, Sports-Related** (over 10 write–ins) – Respondents mentioned: fitness, sports activities, yoga, public outdoor space, arts and culture uses and several respondents mentioned sporting goods/bike shop (including used).

4. **Small, Local, Independent Businesses** (over 10 write–ins)

5. **Other Types** (5 to 6 write-ins each)
    - Book store
    - Clothing, accessories

4. Customer Satisfaction with South Lancaster District Features

A majority of residents expressed dissatisfaction with:

- Public Spaces and Seating Areas (53%)

Close to half of the respondents expressed satisfaction with:

- Availability of parking – (48% satisfied, 38% neutral, 14% dissatisfied)

Other features received received more mixed reviews and average ratings close to "neutral ".

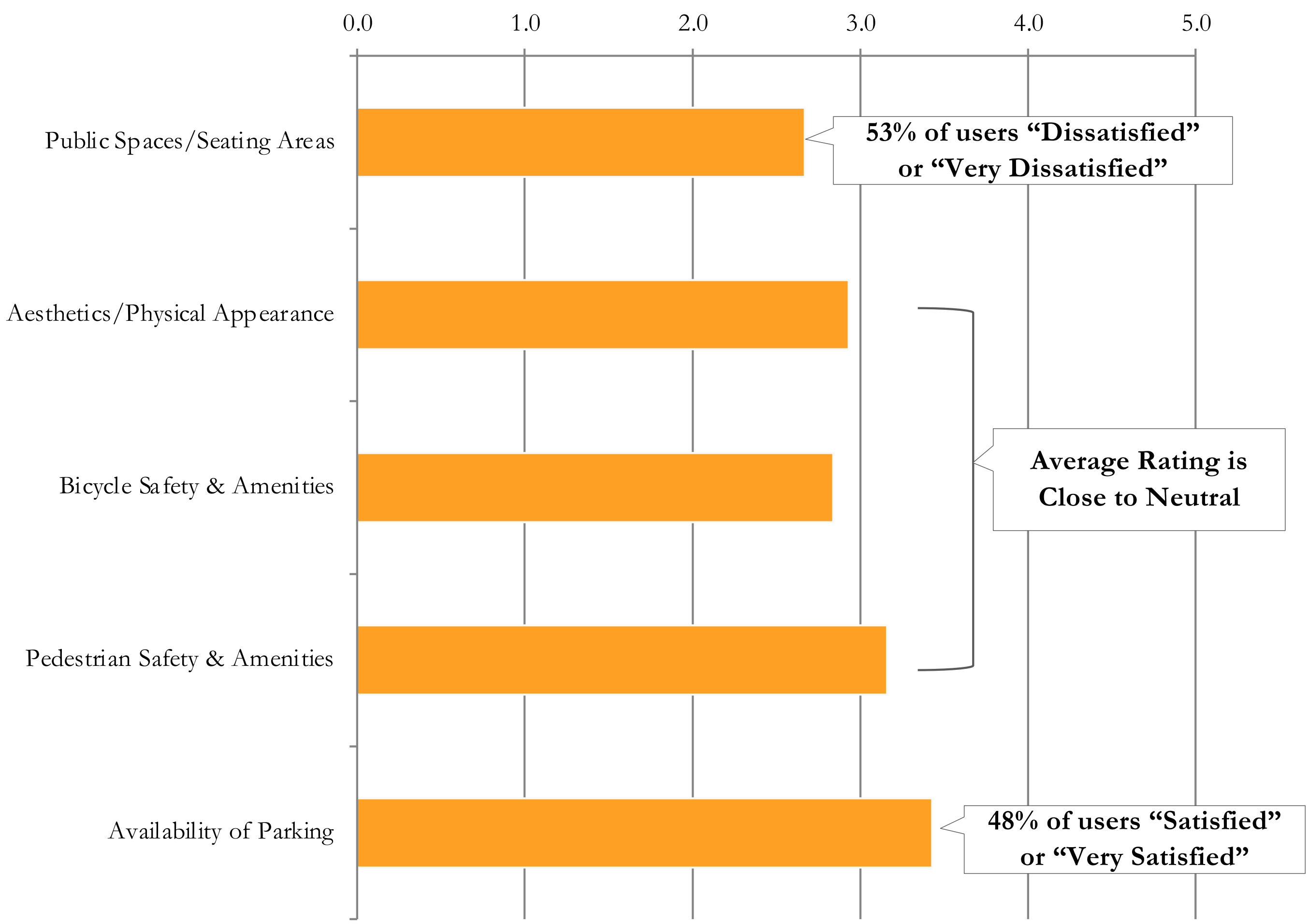
- Aesthetics/Physical Appearance - 40% satisfied, 38% dissatisfied, 22% neutral
- Bicycle Safety & Amenities – 38% neutral, 35% dissatisfied, 27% satisfied
- Pedestrian Safety & Amenities – 42% satisfied, 29% neutral, 29% dissatisfied
- Availability of parking – 48% satisfied, 38% neutral, 14% dissatisfied

Figure 18.

Consumer Satisfaction Level –South Lancaster District Features

(weighted average, all responses)

(1 =Very Dissatisfied, 2=Dissatisfied, 3=Neutral, 4= Satisfied, 5 =Very Satisfied)



C. Input Concerning Potential Future Actions

1. Possible Strategy Ideas to Improve Vibrancy

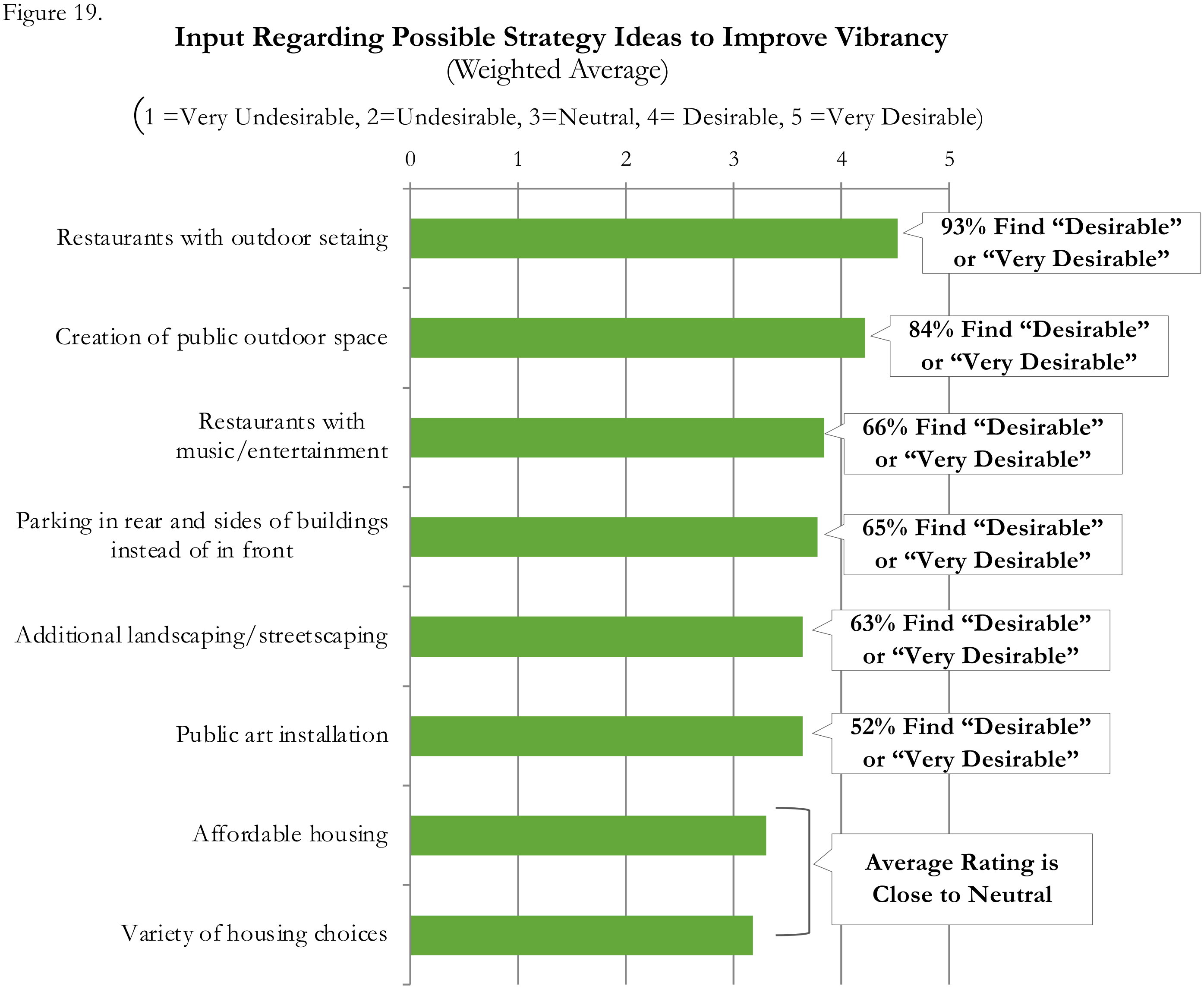
Survey respondents are supportive of most of the proposed strategy ideas to improve vibrancy. A majority of users are in favor of the following strategy ideas.

1. **Restaurants with outdoor seating**
2. **Creation of public outdoor enjoyment space**
3. **Restaurants with music/entertainment**
4. **Parking in rear and sides of buildings rather than in front**
5. **Additional landscaping/streetscaping**
6. **Public art Installation**

Respondent sentiments are more mixed on the other two proposed strategies.

Affordable Housing – 45% desirable, 31% neutral, 25% undesirable
Variety of Housing Choices (single and multifamily) – 40% desirable, 31% neutral, 29% undesirable

Figure 19.



2. Other Improvements or Changes

We asked survey respondents what other improvements or changes they would like to see in the South Lancaster District. The major themes that came up most often are described below in order of frequency.

1. **Recreation Uses, Parks, Hiking/Biking Trails**

2. **Sidewalk and Bike Lane improvements**

3. **More Resident-Serving Businesses**

4. **Redevelopment of Atlantic Union College Property**

5. **Arts and Culture Activities and Use**

6. **Address Vacant and Deteriorated Properties (e.g., gas station)**

Part IV. Understanding the Potential Market

A. Overview of Potential Market Segments

Businesses located in the South Lancaster District primarily have the opportunity to serve a Resident Market Segment.

Resident Market Segment - Residents of the Surrounding Area

The major potential customer base for businesses located in the South Lancaster District is the adjacent residential population. The identified potential **primary trade area** (where most of the repeat business is expected to be derived) is a 3-mile radius containing 22,653 residents. The **secondary trade area** (where it might be possible to draw a smaller portion of sales, depending on the uniqueness and quality of the offerings) is identified as 5-mile radius containing 35,082 residents. The rationale for the trade area delineation and the demographic and consumer characteristics of the population in each trade area are described in detail in Section B of this chapter.

Non-Resident Market Segments

In addition to the residential customer base, some commercial districts serve non-resident segments such as: visitors to the area and/or employees of nearby businesses.

Visitors: At the present time, there are no major attractions in the immediate vicinity of the commercial district that bring visitors within close proximity. Attractions located further away such as the FC Stars Soccer Fields Complex in northern Lancaster and the Icon Museum in Clinton might represent some opportunity if a destination restaurant were to locate in the District. However, these attractions have restaurants and other commercial facilities located within closer proximity.

For example, the FC Stars Soccer Fields Complex is located close to Route 2 within easy access to significant commercial development nearby in Leominster. The FC Stars complex brings many young players along with their families and fans to Lancaster and while it might be possible that a restaurant with a strong draw could attract some of these visitors to the South Lancaster District, these visitors have access to other food and shopping opportunities closer to the Complex and the major roads they would likely take when they head back home.

Employees: There is not a large base of workers beyond the employees of the businesses in the District which currently represent a very minor opportunity for meal/snack purchases or other convenience goods and services.

If the Atlantic Union College Campus was redeveloped with uses that attract visitors and/or employ a significant amount of workers, this would increase the market opportunity for business in the South Lancaster District.

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There is not a large base of workers beyond the employees of the businesses in the District which currently represent a very minor opportunity for meal/snack purchases or other convenience goods and services.

If the Atlantic Union College was redeveloped with uses that attract visitors and/or employ a significant amount of workers, this would increase the market opportunity for business in the South Lancaster District.

B. Trade Area Resident Market Segment

1. Trade Area Delineation

Defining the trade area is the first step in determining market potential for a commercial district. Once the trade area is defined, we can quantify the amount of potential customers that live within the area as well as examine their characteristics and purchasing habits to provide a picture of the potential market.

The term retail trade area refers to the geographic area from which a retail entity generates its sales. The primary trade area for a commercial center, such as a downtown, business district or shopping plaza, is the area from which most of the steady, repeat sales for all of the businesses is derived (typically, where 65-80% of the total sales are generated). A combination of factors determines the size and boundaries of the primary trade area such as: location of competing commercial centers, travel time and distance for shoppers, travel patterns, physical barriers that might effect access, socio- economic characteristics, and the size and scope of the commercial center itself. Generally, the larger the variety, breadth and uniqueness of the merchandise offerings, the greater the distance customers are willing to travel, and therefore, the larger the trade area will be.

In this case, since there are very few businesses in the district, we tried to identify the **POTENTIAL** Trade Areas that might be available to new businesses if they were to locate in the District, not necessarily the trade areas that the existing businesses are currently drawing from.

Competition: Figure 20 illustrates the location of surrounding commercial facilities including the most frequently cited competing restaurants and most cited competing shopping and dining areas according to the consumer survey results, along with other noted commercial activity. A s noted in the analysis of the consumer survey results, the top communities outside of Lancaster where consumers go for shopping and dining are: Leominster, Clinton, Hudson, Worcester and West Boylston.

The closest regional shopping mall is Solomon Pond Mall in Marlborough.

Trade Area Identification

After reviewing input from consumers, reviewing the location of existing commercial facilities, travel times and circulation routes, and discussing consumers patterns with Lancaster Planning Consultant, it was determined that the likely potential **primary trade area (PTA)** for the business district is about a 3-mile radius. (see Figure 20).

There may also be potential to attract some customers from a **secondary trade area (STA),** a 5-mile radius (see Figure 20). However, it is expected that the capture rate would be less than in the primary trade area and would depend on the uniqueness and quality of the merchandise or services being offered.

These two trade area are where the majority of repeat customers are likely to generate from, however, of course, some businesses may also draw customers from beyond these two trade areas especially for specialty products and services.

The demographic and consumer characteristics of the population in these trade areas, along with a sales leakage analysis is provided in the following sections.

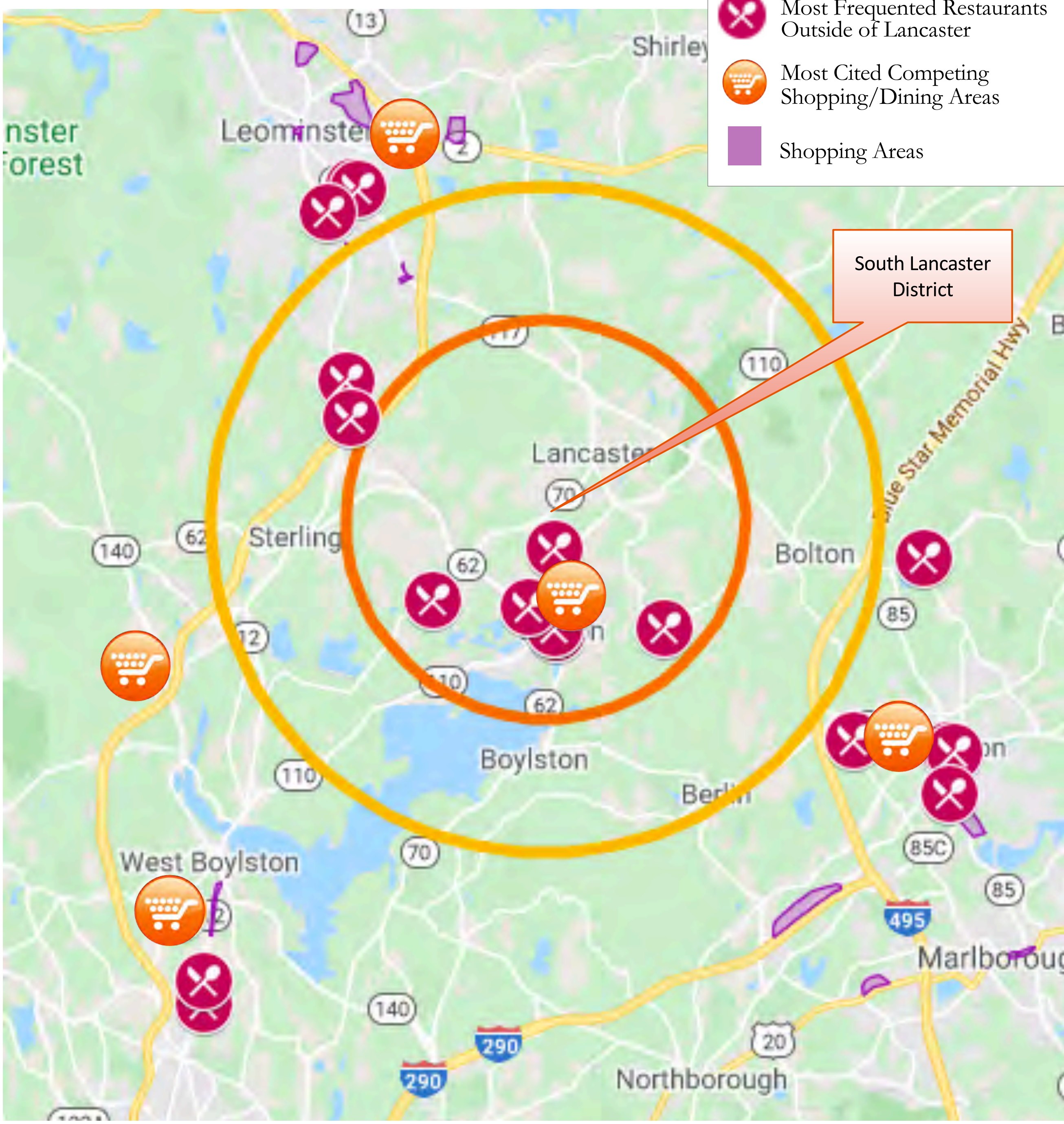
Figure 20.

Location of Surrounding Commercial Facilities and Identified Trade Area

Trade Areas	
3-Mile Radius	Primary Trade Area
5-Mile Radius	Secondary Trade Area

Consumer Survey Results

- Most Frequented Restaurants Outside of Lancaster
- Most Cited Competing Shopping/Dining Areas
- Shopping Areas



*** Note:** *This map is intended to be* *illustrative* *not exhaustive.*
All commercial facilities are not shown.

B. Trade Area Resident Market Segment (cont'd)

2. Trade Area Consumer Characteristics Overview

Primary Trade Area (PTA)

There are approximately 22,653 people living within the primary trade area. The population grew 7.0% over the last 10 years while the number of households grew 8.3% (due to a small decline in household size). These growth rates are slightly higher than the statewide rates during the same period (6.3% and 7.2%).

The median income in the PTA is $87,943, 4% higher than Massachusetts and 35% higher than the U.S.. 41% of residents have a Bachelors Degree or higher, which is slightly lower than the state rate of 43% and higher than the national rate of 32%.

Compared to the statewide population, PTA residents are slightly older and about as likely to have children in the household. 32% of the population is over 55 years of age and 31% of the households contain children under 18.

The population is 84% White, 5% Black/African American, 2% Asian, 8% other/more than one race. 14% of the population is Hispanic compared to 13% statewide.

The homeownership rate is slightly higher than the state -- 65% of the occupied homes are owner-occupied compared to 62% in Massachusetts overall. 94% of the households have access to a private vehicle for acquiring goods and services. In fact, 65% of the households have 2 vehicles or more. 6% of households are dependent on public transportation or walking to acquire goods and services.

Secondary Trade Area (STA)

There are approximately 35,080 people living within a 5-mile radius, the secondary trade area. Population and household growth rates have grown 6.7% and 7.7% over the last decade, slightly slower than the PTA.

Income and education rates are higher than in the PTA. The median household income is $92,383 (5% higher than the PTA and 9% higher than statewide). 43% of residents have a Bachelors Degree or higher (slightly higher than the PTA and similar to Massachusetts overall).

The population is very slightly older in the PTA, 33% of the population is over age 55. 32% of the households contain children under 18, just slightly higher than the PTA.

Racial and ethnic composition in the STA is fairly similar to the PTA.

The homeownership rate in the STA is 71%; this is higher than the PTA, state and U.S. (65%. 62% and 65% respectively). 95% of the households have access to a private vehicle for acquiring goods and services.

More information pertaining to trade area consumer characteristics is presented in Exhibit 1 and 2 later in this section.

Sources: Environics Analytics, U.S. Census, InfoUSA, American Community Survey, Social Explorer

B. Trade Area Resident Market Segment(cont'd)

3. Market Demand and Sales Leakage

Market Demand - Trade Area Resident Expenditures

Given the demographic, lifestyle and other consumer characteristics of the trade area population (presented in the previous section), the total annual expenditures for a variety of retail goods and services can be estimated. The table below represents the annual retail market demand by category for each trade area.

Note: These expenditures are currently being made by residents at a variety of locations both inside and outside of the identified trade areas.

Table 5.
Trade Area Resident Annual Expenditures

	PTA	STA
Furniture & Home Furnishings Stores-442	$11,845,813	$19,674,876
Furniture Stores-4421	$5,838,716	$9,628,922
Home Furnishing Stores-4422	$6,007,097	$10,045,954
Electronics & Appliances Stores-443	$7,009,224	$11,523,602
Building Material, Garden Equipment Stores -444	$38,796,537	$64,854,958
Building Material & Supply Dealers-4441	$34,342,627	$57,425,061
Lawn/Garden Equipment/Supplies Stores-4442	$4,453,910	$7,429,897
Food & Beverage Stores-445	$62,018,252	$101,696,374
Grocery Stores-4451	$54,790,932	$89,842,592
Specialty Food Stores-4452	$1,961,695	$3,216,916
Beer, Wine & Liquor Stores-4453	$5,265,625	$8,636,866
Health & Personal Care Stores-446	$27,289,259	$44,949,998
Pharmacies & Drug Stores-44611	$22,467,452	$36,975,189
Cosmetics, Beauty Supplies, Perfume Stores-44612	$1,700,840	$2,804,738
Optical Goods Stores-44613	$1,219,568	$2,035,548
Other Health & Personal Care Stores-44619	$1,901,398	$3,134,523
Clothing & Clothing Accessories Stores-448	$23,540,062	$38,531,139
Clothing Stores-4481	$16,773,356	$27,513,806
Shoe Stores-4482	$3,339,800	$5,428,731
Jewelry, Luggage, Leather Goods Stores-4483	$3,426,907	$5,588,602
Sporting Goods, Hobby, Book, Music Stores-451	$5,180,201	$8,473,204
Sporting Goods, Hobby, Musical Instrument Stores-4511	$4,275,158	$6,987,386
Book Stores and News Dealers-4512	$905,043	$1,485,818
General Merchandise Stores-452	$57,590,640	$94,513,685
Department Stores 4522	$11,627,926	$19,102,667
Other General Merchandise Stores-4523	$45,962,714	$75,411,019
Miscellaneous Store Retailers-453	$10,338,612	$16,914,955
Florists-4531	$681,207	$1,137,733
Office Supplies, Stationery, Gift Stores-4532	$2,193,293	$3,607,820
Used Merchandise Stores-4533	$1,583,739	$2,594,350
Other Miscellaneous Store Retailers-4539	$5,880,373	$9,575,053
Food Service & Drinking Places-722 *(not including special food service)*	$55,789,360	$90,796,767
Full-Service Restaurants-722511	$25,904,878	$42,162,569
Limited-Service Eating Places, Snack, Buffets-722513-15	$27,158,954	$44,195,663
Drinking Places -Alcoholic Beverages-7224	$2,725,528	$4,438,535
Total	$299,397,960	$491,929,558

** Does not include motor vehicles and gasoline station purchases.*

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

B. Trade Area Resident Market Segment (cont'd)

Sales Leakage Analysis – General

A sales leakage analysis compares estimated annual expenditures of trade area residents with the annual sales of trade area businesses. If the expenditures are greater than the sales, it indicates that residents are currently making purchases outside of the trade area. Significant sales leakage within specific retail categories might point to possible opportunities for new or existing businesses within those categories.

Primary Trade Area (PTA)
22,653 residents live within the primary trade area and they spend over $299 million per year at stores and restaurants. Based on the sales leakage analysis, these residents are spending over $113 million (approximately 38%) outside of the trade area. The sales leakage in selected categories is illustrated in the table below. This analysis shows a gap (sales leakage) in several categories along with a surplus in others.

Categories with large gaps might suggest market opportunity for local businesses, however, it would be necessary to evaluate relative strength of competing businesses outside the trade area currently attracting resident expenditures. The sales leakage also must be evaluated compared to the sales requirement to support a new business based upon its projected size.

Categories with negative sales leakage indicate existing businesses are currently meeting more than just local demand. In these categories, sales are coming from customers that live outside of the identified trade area. This could include residents from outlying areas travelling further to acquire certain goods and services as well as non-resident market segments such as the employees of nearby businesses or visitors travelling into the area for attractions or events.

In categories with no leakage, only a small amount of sales leakage, or negative leakage, there is no clear evidence of an opportunity gap. In these categories, opportunity for new businesses or expansion of existing businesses would be dependent on the ability to attract expenditures from beyond the delineated trade area or from non-resident segments (e.g., employees, visitors).

Secondary Trade Area (STA)
Approximately 35,080 residents live within the STA and they spend $492 million per year at stores and restaurants. The sales leakage analysis shows that residents are spending at least $218 million outside the trade area.

Table 6.
Sales Leakage in Selected Categories (millions)
(positive number = gap/opportunity, negative number = surplus)

		PTA	STA
Eating and Drinking Places-7224 & 7225	**PTA Gap/ Sales Leakage**	$24.24	$41.87
Clothing Stores-4481		$11.19	$20.38
Department Stores-4522		$5.13	$8.13
Furniture Stores-4421		$4.69	$7.63
Supermarkets, Groc. (Ex Conv)-44511		$3.31	$18.49
Electronics and Appliance Stores-443		$2.38	$1.17
Jewelry Stores-44831		$2.33	$4.06
Shoe Stores-4482		$2.28	$4.19
Other Gen Merch not incl. warehouse & superctrs.-452319		$2.25	$6.47
Other Miscellaneous Store Retailers-4539		$2.23	$3.39
Home Furnishing Stores-4422		$2.18	$3.45
Sporting Goods, Hobby Stores-4511		$2.09	$3.18
Cosmetics, Beauty Supplies-44612		$1.70	$2.80
Beer, Wine and Liquor Stores-4453		$1.41	$2.05
Hardware Stores-44413		$1.27	$2.85
Optical Goods Stores-44613		$1.20	$2.00
Paint and Wallpaper Stores-44412		$0.95	$1.72
Specialty Food Stores-4452		$0.92	$1.31
Convenience Stores-44512		$0.72	$1.89
Other Health/Personal Care Stores-44619		$0.68	$1.12
Used Merchandise Stores-4533		$0.17	$0.72
Office Supplies and Stationery -45321		$0.15	$0.41
Pharmacies and Drug Stores-44611		$0.04	$10.31
Book Stores and News Dealers-4512	**PTA No Gap/ Surplus**	-$0.01	$0.05
Gift, Novelty and Souvenir Stores-45322		-$0.05	$0.31
Florists-4531		-$0.23	-$0.14

**Expenditures and sales leakage excludes motor vehicle and gas station purchases*

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

B. Trade Area Resident Market Segment (cont'd)

Sales Leakage Analysis – Eating and Drinking Places

- Restaurants are typical recruitment targets for business districts and therefore worthy of special attention.

- In total, residents within the PTA spend $55.8 million per year at eating and drinking places and residents living within the STA spend $90.8 million. When we look at eating and drinking place in total, there is significant sales leakage in both the PTA and the STA. PTA residents are spending at least $24.2 million at eating and drinking places outside the PTA. STA residents are spending at least $41.9 million at eating and drinking places outside the STA. This indicates that there may be opportunity for new or expanded restaurant offerings if they are comparable to those currently attracting residents outside of the trade area.

- Table 7 illustrates a breakdown of the projected demand (expenditures) into more discreet categories of eating and drinking establishments. The definitions for these categories are provided at the right.

- This break down is provided for informational purposes. However, it should be noted that the distinctions between categories are not always consistently applied and eating and drinking establishments are frequently miss-categorized. Establishment don't always fit perfectly into just one category. For example, the distinction between a pub that serves food and a bar can be fairly faint. Furthermore, restaurant operators or their accountants do not always understand the distinction between full service and limited service when selecting the NAICS code for their business. For these reasons, we feel that it is more appropriate to look at the total category of eating and drinking places when estimating sales and sales leakage rather than calculating leakage for each subcategory.

Definitions – Eating and Drinking Places

Full Service Restaurant: This industry group comprises establishments primarily engaged in providing food services to patrons who order and are served while seated and pay after eating (i.e., waiter/waitress service). Establishments that provide these types of food services to patrons with any combination of other services, such as takeout services, are classified in this industry.

Limited Service Restaurants: This industry group comprises establishments primarily engaged in providing food services where patrons generally order or select items and pay before eating. Most establishments do not have waiter/waitress service, but some provide limited service, such as cooking to order, bringing food to seated customers, or providing off-site delivery.

Drinking Places: This industry group comprises establishments primarily engaged in preparing and serving alcoholic beverages for immediate consumption.

Table 7.
Eating & Drinking Places Sales Leakage Analysis

	PTA	STA
Full-Service Restaurants	$25,904,878	$42,162,569
Limited-Service Eating Places, Snack/Beverage, Buffets	$27,158,954	$44,195,663
Drinking Places	$2,725,528	$4,438,535
Total Eating & Drinking Resident Expenditures	**$55,789,360**	**$90,796,767**
Total Eating & Drinking Places Sales	**31,548,189**	**48,931,678**
Sales Leakage (demand not being met within the trade area)	**$24,241,171**	**$41,865,089**

A summary of trade area demographic characteristics and consumer patterns is presented in Exhibit 1 and 2.

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

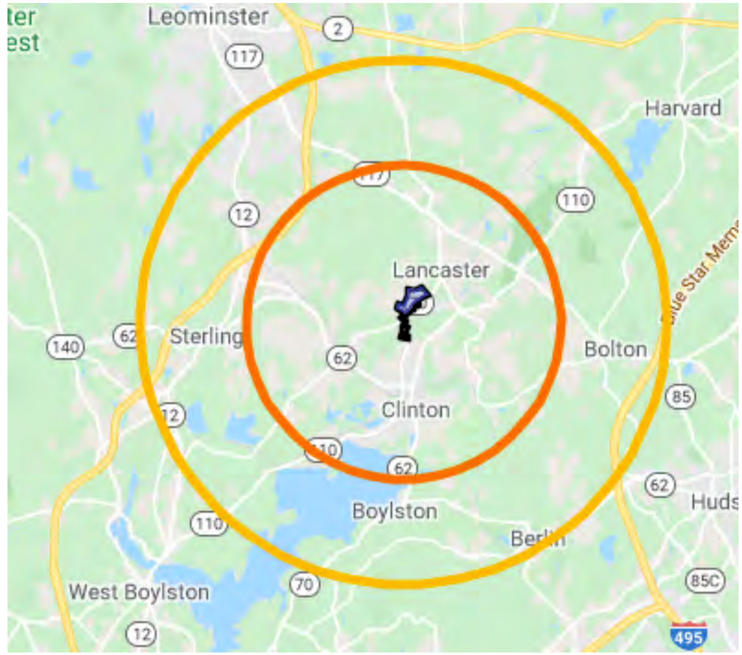
Exhibit 1:

Summary of
Trade Area Demographics, Expenditures & Sales Leakage

Residents living in the surrounding area represent the major market opportunity for the South Lancaster District. After reviewing input from consumers, reviewing the location of existing commercial facilities, travel times and circulation routes, and discussing consumers patterns with local experts, the likely trade areas were determined as follows.

Primary Trade Area (PTA): 3-mile Radius
Secondary Trade Area (STA) 5-mile radius

The following exhibit presents a summary analysis of the market population living within two trade areas.



Primary Trade Area Secondary Trade Area

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

RETAIL & RESTAURANT OPPORTUNITY

PTA residents represent a $299 million market for stores and restaurants. More than $113 million (38%) of PTA resident spending is currently done at stores and restaurants outside of the PTA which may present additional sales opportunity for existing and new businesses. A higher percentage of sales leakage is found in the STA: it is estimated that more than $218 million (44%) of spending takes place outside the STA.

Primary Trade Area (PTA) residents spend
$299 million per year at stores & restaurants[1]

38%
More than $113M of spending outside PTA

Secondary Trade Area (STA) residents spend
$318 million per year at stores & restaurants[1]

37%
More than $218M of spending outside STA

MARKET GROWTH

The PTA and STA growth rates over the last decade are higher than Massachusetts and similar to the United States. During the 2010 to 2020 period, the population in the PTA increase by 7% and the number of households grew by 8%, compared to the state population growth rates of 6% and household growth rates of 7%.

PTA Population	PTA Households
22,653	9,249
STA Population	**STA Households**
35,082	13,899

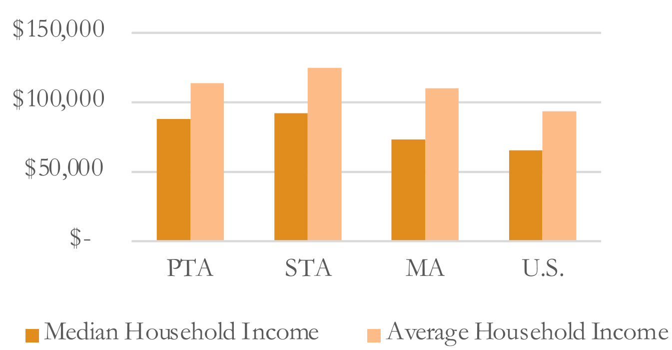
Population & Household Growth 2010 - 2020

INCOME

Median household income in the PTA is 4% higher than Massachusetts (35% higher than the U.S.). Median Household income in the STA is 9% higher than Massachusetts (42% higher than the U.S.). Per Capita income in the PTA and STA is $46,485 and $49,332 (respectively 2% lower and 4% higher than Massachusetts).

PTA Median Household Income	PTA Average Household Income
$87,943	$118,853
STA Median Household Income	**STA Average Household Income**
$92,383	$124,606

Income Comparison 2020 Estimates

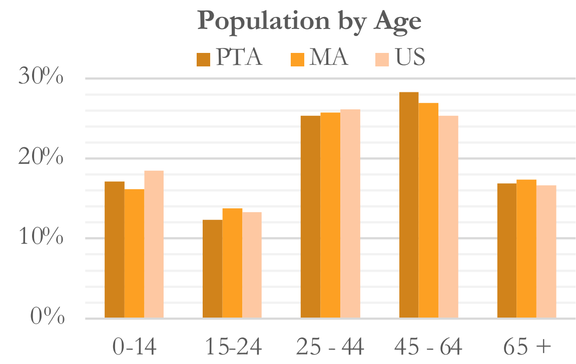


1. Excludes vehicle and gas purchases

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

AGE, HOUSEHOLD COMPOSITION & EDUCATION

Compared to the statewide population, PTA residents are very slightly older and about as likely to have children in the household. 41% of residents have a Bachelors Degree or higher, which is higher than the national rate of 32% and slightly lower than the state rate of 43%



Median Age

41.1

40.4 in MA and 38.7 in U.S.

Households with Children

31%

31% in MA and 34% in U.S.

Family Households

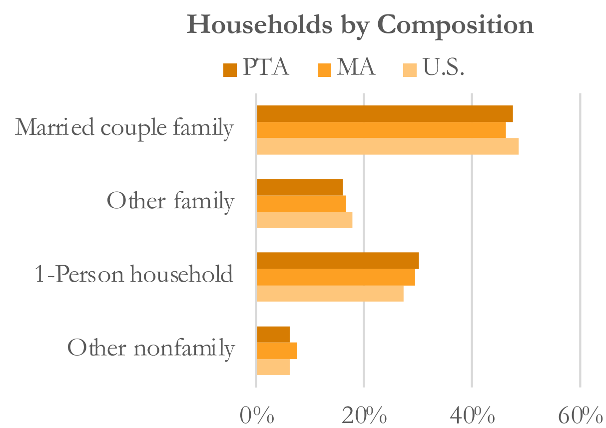
64%

63% in MA and 66% in U.S.

Residents ≥ 25 with Bachelors Degrees+

41%

43% in MA and 32% in U.S.



HOUSING, TRANSPORTATION & WORK

PTA residents are more likely to own a home and a car than the statewide population. Their public transit use is significantly lower than the national and statewide average. (Transit users and car-free households may be more likely to shop close to home.) Labor force participation in the PTA is higher than the U.S. and fairly close to the statewide rate.

Homeownership

65%

62% in MA and 65% in U.S.

Car-free Households

6%

12% in MA and 8% in U.S.

Take Public Transit, Walk or Bike to Work

3%

16% in MA and 8% in U.S.

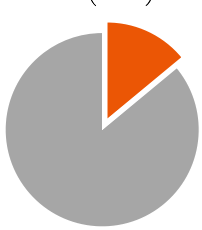
Residents >16 in Labor Force

66%

67% in MA and 63% in U.S.

RACE & ETHNICITY

The PTA is less racially diverse than state or the U.S. The population is 84% White compared to 75% in the state and 69% in the U.S. Hispanic ethnicity in the PTA (14%) is very slightly higher than the state (13%) and lower than the U.S. (19%).



Hispanic

14% in the PTA

Race	PTA	MA	U.S.
White Alone	84%	75%	69%
Black/African American Alone	5%	8%	13%
Asian Alone	2%	7%	6%
Other Race Alone/>1 Race	8%	10%	11%

19% of PTA residents speak a language besides English at home (Spanish – 12%, Indo/European Language – 6%, Asian/Pacific Islander Language – 1%, Other – 0%)

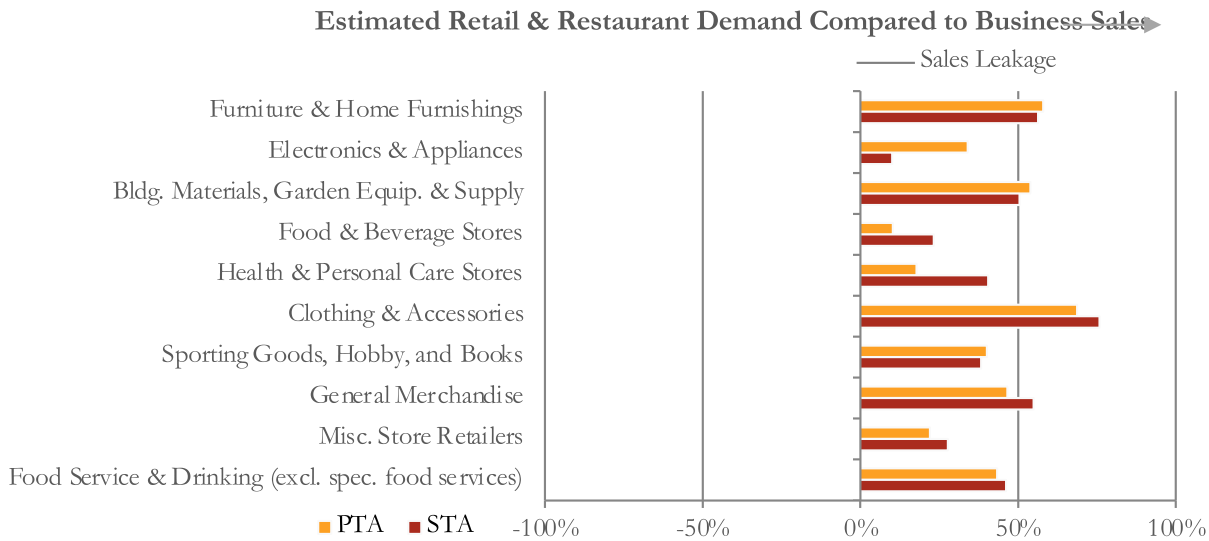
Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

SUPPLY VS. DEMAND – Retail and Restaurants

The chart below compares resident spending with the estimated sales of exiting businesses. In the PTA, the strongest retail presentation and least amount of sales leakage is in the categories of food & beverage and health & personal care stores. There is light representation and strong sales leakage in the categories of 1)clothing & accessories, 2)furniture & home furnishings, and 3)building materials, with the majority of resident spending being done outside the trade area. There is also substantial leakage in the food service & drinking category where the sales leakage is just under 50%.

Est. Expenditures ($ millions)

	PTA	STA
Furniture & Home Furnishings	$11.8	$19.7
Electronics & Appliances	$7.0	$11.5
Bldg. Materials, Garden Equip. & Supply	$38.8	$64.9
Food & Beverage Stores	$62.0	$101.7
Health & Personal Care Stores	$27.3	$44.9
Clothing & Accessories	$23.5	$38.5
Sporting Goods, Hobby, and Books	$5.2	$8.5
General Merchandise	$57.6	$94.5
Misc. Store Retailers	$10.3	$16.9
Food Service & Drinking (excl. spec. food services)	$55.8	$90.8



Est. Sales Leakage ($ millions)

Select Categories	PTA	STA
Furniture Stores-4421	$4.69	$7.63
Home Furnishing Stores-4422	$2.18	$3.45
Electronics and Appliance Stores-443	$2.38	$1.17
Paint and Wallpaper Stores-44412	$0.95	$1.72
Hardware Stores-44413	$1.27	$2.85
Supermarkets, Groc. (Ex Conv)-44511	$3.31	$18.49
Convenience Stores-44512	$0.72	$1.89
Specialty Food Stores-4452	$0.92	$1.31
Beer, Wine and Liquor Stores-4453	$1.41	$2.05
Pharmacies and Drug Stores-44611	$0.04	$10.31
Cosmetics, Beauty Supplies-44612	$1.70	$2.80
Optical Goods Stores-44613	$1.20	$2.00
Other Health/Personal Care Stores-44619	$0.68	$1.12
Clothing Stores-4481	$11.19	$20.38
Shoe Stores-4482	$2.28	$4.19
Jewelry Stores-44831	$2.33	$4.06
Sporting Goods and Hobby Stores-4511	$2.09	$3.18
Bookstores and News Dealers-4512	($0.01)	$0.05
Department Store-4522	$5.13	$8.13
Gen. Merch. not warehouse, superctrs-452319	$2.25	$6.47
Florists-4531	($0.23)	($0.14)
Office Supplies and Stationery -45321	$0.15	$0.41
Gift, Novelty and Souvenir Stores-45322	($0.05)	$0.31
Used Merchandise Stores-4533	$0.17	$0.72
Eating and Drinking Places-7224 & 7225	$24.24	$41.87

Sales Leakage - Categories with high sales leakage may suggest opportunity for local businesses (existing or new) to capture more sales from trade area residents. In categories showing little or no leakage, potential for additional sales is dependent on attracting non-resident market segments (visitors, employees and others from outside the trade area).

Categories with negative sales leakage indicate businesses are meeting more than just local demand, and are currently generating sales from non-resident market segments.

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

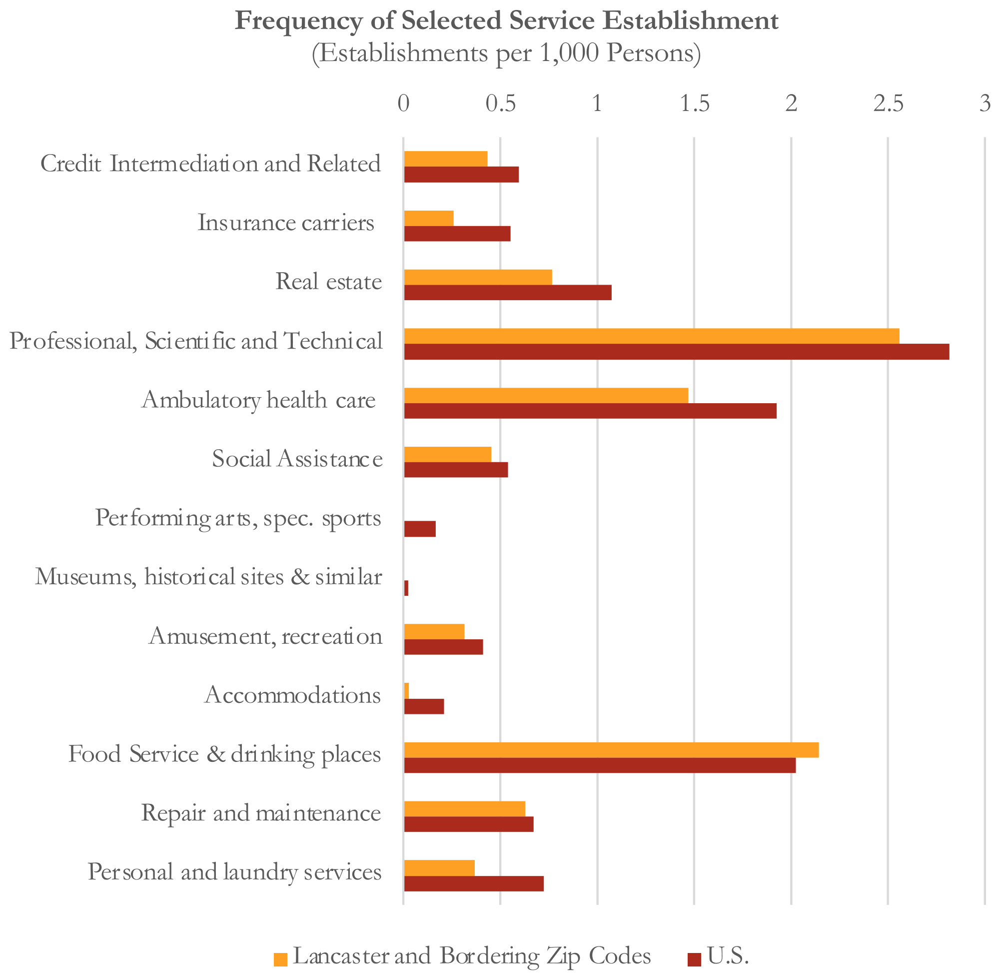
Frequency of Service Establishments

The chart below compares the frequency of selected categories of service establishments in the United States to the frequency of establishments in the area comprised of Lancaster and bordering communities (LBC). The LBC area includes Lancaster, Harvard, Bolton, Clinton, Sterling, West Boylston, Leominster, Lunenberg and Shirley. The frequency is measured by the number of establishments per person.

This is only a high-level analysis provided for informational purposes and care should be taken when interpreting the data. First, the analysis does not take into account the size of the establishments. Second, many factors affect the market demand for service establishments and where they seek to locate. (Indeed, for some types of businesses, proximity to complementary uses and/or businesses-to-business customers might be more important than the volume of the surrounding residential population.)

With these caveats in mind, the comparative analysis may still be useful. A low rate of certain services may indicate resident spending outside of the area while a high rate of services may imply high market capture/saturation.

Compared to the U.S. overall, the frequency of food service establishments in the LBC area is slightly greater than the and the frequency of repair and maintenance businesses is slightly less but quite close. All other categories are under-represented compared to the U.S. The business types which are more frequent in the U.S. compared to the comparison area by a factor of 1.5 or greater include: 1)insurance Carriers, 2)accommodations, and 3)personal and laundry Services. In two categories, there are no establishments in the comparison area, so no comparison measurement can be calculated. These include:1)performing arts and spectator sports and 2)museums, historical sites & similar.



(U.S. Business Patterns, based on establishments with employees)

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer Data is 2020 estimate unless noted.

Exhibit 2. **Additional Demographics Data**

Est. Population by Age	PTA	STA	MA	U.S.
	%	%	%	%
Age 0 - 4	5	5	5	6
Age 5 - 9	6	5	5	6
Age 10 - 14	6	6	6	6
Age 15 - 17	4	4	4	4
Age 18 - 20	4	4	5	4
Age 21 - 24	5	5	6	5
Age 25 - 34	13	13	13	14
Age 35 - 44	12	11	12	13
Age 45 - 54	14	14	13	13
Age 55 - 64	15	15	14	13
Age 65 - 74	10	11	10	10
Age 75 - 84	5	5	5	5
Age 85 and over	2	2	2	2

Est. Households by Size	PTA	STA	MA	U.S.
	%	%	%	%
1-persons	30	27	29	27
2-persons	32	33	32	32
3-persons	16	17	17	16
4-persons	13	14	14	13
5-persons	6	6	6	6
6 or more	3	2	3	3

Est. Households by Income	PTA %	STA%	MA %	U.S.%
< $15,000	6	5	9	10
$15,000 - $24,999	5	5	7	9
$25,000 - $34,999	6	7	6	9
$35,000 - $49,999	10	9	9	12
$50,000 - $74,999	15	14	13	17
$75,000 - $99,999	14	13	12	12
$100,000 - $124,999	12	11	10	9
$125,000 - $149,999	9	9	8	7
$150,000 - $199,999	11	11	10	7
$200,000 - $249,999	5	6	5	3
$250,000 - $499,999	5	6	6	4
$500,000+	2	3	4	2
Med. Household Income	87,943	92,383	84,700	65,228

Avg. Length of Residence (Years)	PTA	STA	MA	US
Homeowners	19	19	18	17
Renters	8	8	7	7

Est. Population 16+ by Employment Status	PTA-%	STA-%	MA %	US %
In Labor Force	66	66	67	63
Employed	63	64	64	60
Self-employed	9	10	9	10
Unemployed	2	3	3	3

Est. Population 16+ by Occupation	PTA-%	STA-%	MA %	US %
Architect/Engineer	4	4	2	2
Arts/Entertain/Sports	2	2	2	2
Building Grounds Maint	3	3	3	4
Business/Financial Ops	6	6	6	5
Community/Soc Svcs	2	2	2	2
Computer/Math	3	4	4	3
Construction/Extract	6	5	5	5
Edu/Training/Library	6	6	7	6
Farm/Fish/Forestry	0	1	0	1
Food Prep/Serving	6	5	6	6
Health Practitioner/Tec	8	8	7	6
Healthcare Support	1	1	3	2
Maintenance Repair	4	3	2	3
Legal	0	0	1	1
Life/Phys/Soc Science	2	2	2	1
Management	13	14	12	10
Office/Admin Support	11	11	12	13
Production	4	5	4	6
Protective Svcs	2	2	2	2
Sales/Related	10	10	10	10
Personal Care/Svc	2	3	4	4
Transportation/Moving	5	5	5	6

Est. Population Age 25+ by Education	PTA-%	STA-%	MA %	US %
Less than 9th grade	2	2	4	5
Some High School	5	5	5	7
High School Grad/GE)	25	24	24	27
Some College, no degree	17	17	16	21
Associate Degree	9	8	8	8
Bachelor's Degree	27	28	24	20
Master's Degree	10	12	13	9
Professional School Degree	2	2	3	2
Doctorate Degree	2	2	3	1

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer   Data is 2020 estimate unless noted.

Est. Population by Single-Classification Race	PTA	STA	MA	U.S.
	%	%	%	%
White Alone	84	86	75	69
Black/African American Alone	5	4	8	13
Amer. Indian/Alaska Native Alone	0	0	0	1
Asian Alone	2	2	7	6
Native Hawaiian / Pac. Isl. Alone	0	0	0	0
Some Other Race Alone	5	4	6	7
Two or More Races	3	3	3	4

Est. Hispanic Population by Origin	PTA	STA	MA	U.S.
	%	%	%	%
Not Hispanic or Latino	86	89	88	81
Hispanic or Latino:	14	11	12	19
Mexican	5	5	6	62
Puerto Rican	46	46	41	10
Cuban	1	1	2	4
Other	48	47	50	25

Est. Population-Asian Alone by Category	PTA	STA	MA	U.S.
	%	%	%	%
Not Asian Alone	98	98	93	95
Asian Alone	2	2	7	5
Chinese, except Taiwanese	12	18	36	22
Filipino	33	20	3	17
Japanese	9	8	2	5
Asian Indian	16	20	23	19
Korean	1	3	5	10
Vietnamese	13	17	12	11
Cambodian	0	0	7	2
Hmong	0	2	0	2
Laotian	0	0	1	1
Thai	1	1	1	1
Other	13	10	10	10

Est. Population by Ancestry	PTA	STA	MA	U.S.
	%	%	%	%
Arab	0	0	1	0
Czech	0	0	0	0
Danish	0	0	0	0
Dutch	0	0	0	1
English	6	8	7	6
French (Excluding Basque)	6	6	5	2
French Canadian	3	4	4	1
German	5	6	3	11
Greek	1	1	1	0
Hungarian	0	0	0	0
Irish	19	18	17	7
Italian	11	12	11	5
Lithuanian	0	0	0	0
Norwegian	0	0	0	1
Polish	5	5	3	2
Portuguese	1	1	4	0
Russian	0	0	1	1
Scotch-Irish	1	1	1	1
Scottish	2	2	2	1
Slovak	0	0	0	0
Sub-Saharan African	0	0	2	1
Swedish	1	1	1	1
Swiss	0	0	0	0
Ukrainian	0	0	0	0
United States or American	6	5	3	6
Welsh	0	0	0	0
West Indian (Excluding Hispanic)	1	1	2	1
Other ancestries	15	15	20	33

= Cultural Concentrations

Sources: U.S. Census, BLS CEX, U.S. Business Patterns, Environics Analytics, InfoUSA, Social Explorer   Data is 2020 estimate unless noted.