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Sustainable Economic Growth  
& Quality of Place

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April 29, 2026

To: Chairman DiPalma, Senate Finance Committee  
From: Scott Wolf, Executive Director, and Jillian Finkle, Deputy Director, Grow Smart RI  
RE: Testimony in Support of S2676

Dear Chairman DiPalma and Members of the Senate Finance Committee:

Grow Smart RI enthusiastically submits the following testimony in support of Senate Resolution 2676 allocating \$150,000 for the Main Street RI Coordinating Program.

***A STATE COORDINATING MAIN STREET PROGRAM IS A REVENUE GENERATING PROPOSITION.***

As the State of Rhode Island confronts the loss of a significant amount of federal funding, we must identify solutions to generate more of our own revenue, ideally coming in from outside the state. We need to leverage every asset we have, and we are currently underutilizing our traditional commercial districts, which have great bones, history, stories, and potential. If Rhode Island's Main Streets and neighborhood commercial centers were more universally vibrant, attractive, and activated, the state would attract more visitors, customers, businesses, and outside private investment. Main Street RI seeks to accomplish this, and Rhode Island already has a substantial tourism industry as a foundation on which to build.

After legislation and initial state funding of \$125,000 for FY26, Main Street RI now serves as the official state Coordinating Program aligned with Main Street America, the national hub of expertise and manager of a network of thousands of place-based organizations and leaders around the country. This FY27 request will fund the second year of a 3-year pilot program, the goal of which is to build local capacity for place-based initiatives that increase economic activity in RI's commercial districts.

***MAIN STREET AMERICA'S PROGRAM IS PROVEN ECONOMIC DEVELOPMENT.***

Since 1980, Main Street America has been fine-tuning a proven approach to commercial district revitalization that has yielded impressive results. Donovan Rypkema of PlaceEconomics has studied the Main Street Approach extensively, and has called it "the most cost-effective form of economic development that exists in the United States today — not just in downtown revitalization, or historic preservation, but any form of economic development."

Since the program began, Main Street America has tracked several indicators of success across all participating districts nationwide, including:

- \$115.27 billion in private and public reinvestment
- 181,647 NET new businesses
- 815,894 NET new jobs
- 345,801 buildings rehabilitated
- 37.3 million volunteer hours
- Average return on investment, across all districts over the entire life of the program, is \$24:\$1

There are currently 48 other Main Street Coordinating programs (41 are statewide, the rest are in counties, regions, or big cities) including the nearby states of CT, VT, ME, PA, NJ, DE, MD and the cities of Washington, DC, Baltimore, MD, and Boston, MA. These other Coordinating Main Street Programs have documented the value of and returns on their investments:

- Since Maine entered the program in 1999, they have calculated a reinvestment ratio of 23-1.
- In a 10-year period, Oregon estimates that its \$1.8 million investment in the state coordinating Main Street program's administration yielded \$3.5 million in ADDITIONAL state tax revenue and estimates a total economic impact of \$141 million.
- In North Carolina, annual sales tax revenue just from NEW businesses in Main Street districts is enough to cover the administrative costs of the state Main Street program. Moreover, they calculate that over their 33 years they have attracted \$127 in private investment for every \$1 in public investment.
- In New Mexico, the annual average amount of income generated from private investment in Main Street district buildings is more than the entire administrative cost of the State Main Street program since its inception.
- Links to other states' impact reports are available at <https://www.growsmartri.org/main-street-ri-rationale/>

At the local level, communities that support grass roots organizations dedicated to commercial district revitalization have reaped social and economic benefits:

- The local Main Street organization in Biddeford, ME (pop. 22,000) has 2.5 staff, and in 2024 produced 16 events and 4 collective promotional campaigns in their downtown attracting 15,000 attendees with 779 volunteers contributing 3,436 hours.
- Since 2010, the River District Association in Danville, VA (pop. 41,837) has leveraged \$52 million in public investment to attract \$310 million in private investment to facilitate the creation of more than 150 new businesses and the addition of over 1,200 residential spaces.
- The Easton (PA) Main Street Initiative (EMSI) is a non-profit, volunteer driven downtown revitalization program that has managed a \$425,000 facade improvement program, multiple lighting improvement projects, and a robust

ambassadors program. Their efforts have resulted in the reduction in the downtown commercial vacancy rate from 26% in 2008 to 10% in 2024.

***OUR MAIN STREET DISTRICTS ARE THE BEST PLACES TO ADDRESS SEVERAL OF RI'S MOST PRESSING NEEDS: GROWING SMALL BUSINESSES, EXPANDING AFFORDABLE HOUSING AND TRANSPORTATION CHOICES, AND IMPROVING PUBLIC HEALTH.***

Main Street/Downtown commercial districts are the neighborhoods in Rhode Island best equipped logistically and politically to accommodate commercial and residential growth, and that stand to benefit the most from such growth.

- They are the places which have traditionally been the economic launching pad for immigrants and people of color.
- They are also the places which have been among the most heavily impacted by recent major social and economic upheavals associated with the pandemic, the remote working revolution, the rise of online consumerism and the hunger for more social connection.
- Given their access to water and sewer infrastructure and their often high rate of underutilized or vacant buildings, Main Street districts and their adjacent neighborhoods are the places where more multifamily affordable and workforce housing is most easily accommodated and permitted.
- And finally, they are the places where the layout of the built environment is most conducive to a healthy lifestyle because of the ability of people living in these areas to walk, bike or roll to many of the essential services and activities for economic advancement and a high quality of life.

***THE STRUCTURE, FRAMEWORK, AND PROVEN PRACTICES OF THE MAIN STREET APPROACH ARE NECESSARY FOR CULTIVATING SUCCESSFUL COMMERCIAL DISTRICTS IN RHODE ISLAND.***

Over its 45 years of experience, (and as originally conceived by longtime Providence Revolving Fund leader Clark Schoettle), Main Street America has identified four elements that sustain commercial district success: the physical environment (“design,”) the businesses (“economic vitality,”) communication and events (“promotion,”) and people to do all the work (“organization.”) The Main Street Approach involves the intentional advancement of all four elements of place in a district simultaneously and in coordination with a cross-section of partners, stakeholders, local officials, small businesses, and residents.

Rhode Island is lucky to already have some dedicated people and existing groups in local communities working on behalf of commercial districts, albeit often in ad hoc or incomplete ways. The Main Street Approach provides a road map for the people that care about a place to identify and build on its unique assets in a systematic way.

Meanwhile, the State Main Street Coordinating program encourages these local efforts across the state and connects them all in a network while providing expert training and technical assistance. We efficiently build local capacity and expand upon the work already being done so that each community is pursuing all four points of the proven approach for increasing Main Street economic and social vibrancy.

In addition, when people at the local level are trained and organized, they will be more aware and better equipped to pursue grants and funding. They will also be able to make more effective use of existing state programs, compounding on the state's other investments. As a bonus, a connected network of place-based organizations streamlines the outreach efforts of state agencies, municipalities, utilities, and others, thus creating savings through improved efficiency for currently time-consuming tasks.

### ***ROBUST PROGRAMMING AND PARTICIPATION IN YEAR ONE DEMONSTRATES THE PROGRAM'S POTENTIAL FOR HIGH IMPACT.***

Grow Smart RI has been leveraging every dollar of the state's \$125,000 FY26 allocation alongside some private funding and general operating dollars to maximize impact with a small staff. We've delivered:

- A signed MOU with [Main Street America](#) that includes extensive training for us here in RI from their staff and experts from around the country.
- Over 1000 total participants since we began programming in 2023.
- 28 municipalities with highly engaged participants.
- Monthly [virtual roundtables](#) open to all discussing Main Street related topics such as parking reform, district marketing, and asset mapping.
- Ongoing opportunities for in-person networking: [tours](#), social events, and partner programs.
- A day-long [conference](#) exploring best practices in the Main Street approach and partnering initiatives (October 25, 2025 in Cranston's Rolfe Square, over 100 registrants.)
- Main Street RI monthly [newsletter](#) (960 subscribers), online resources, and [podcast](#).
- A 6-month dedicated "[Learning Cohort](#)" with 85 people organized in 11 teams from around the state attending day-long workshops with Main Street America experts.

In addition to programming, the FY26 Main Street RI funds supported:

- Development of Main Street RI logo and branding (in process)
- Program evaluation consultation
- Supplies and equipment purchases, software, and other tools.
- Professional development to grow the expertise of Main Street RI staff and develop capacity to deliver services independent of Main Street America in the future.

## ***YEAR TWO WILL EXPAND MAIN STREET OFFERINGS AND PARTICIPATION.***

In its second year, Main Street RI will continue to deliver ongoing programming open to all Rhode Islanders, deepen our assistance for communities already participating, and recruit new communities to get involved:

- Ongoing delivery of roundtables, networking opportunities, newsletters, online resources, and podcast.
- Second RI Main Street Together conference (October 2026, location TBD.)
- Second Learning Cohort delivering introductory material
- “Phase 2” workshops for Year 1 graduates to further develop skills, knowledge, and the use of specialized tools for district management and revitalization.
- Direct technical assistance for communities with Year 1 graduates in the implementation of the Main Street Approach in their districts.

## ***IT'S NOT EXPENSIVE, AND WE DON'T WANT TO LOSE MOMENTUM.***

This modest appropriations request funds the second year of a state Coordinating Main Street program as a 3-year pilot managed by Grow Smart RI. The funds represent the minimum required: a full-time-equivalent state program coordinator position and a consulting contract to provide expert-led training workshops for our communities. We don't need to reinvent the wheel - we can use the affordable expertise found through Main Street America and their vast national network (currently 1,228 local programs are officially affiliated.) Over time we hope to have actively engaged groups in all of RI's significant commercial centers working in partnership with local governments and other partners to comprehensively nurture successful Main Streets, downtowns, and neighborhood commercial centers around the state.

While a majority of state Coordinating Main Street programs are housed within their state government, there are more than a dozen that are run as non-profit organizations. It is important to note, however, that even when state-level Main Street programs are run by non-profit organizations, they receive public funding. While we have secured some private funding for our efforts, several prospective donors advised us that they view economic development as the role of government, not philanthropy. As is the case in other states, the coordinating function of the Main Street approach, which sets the stage for success at the local level, cannot occur without state government buy-in and financial support.

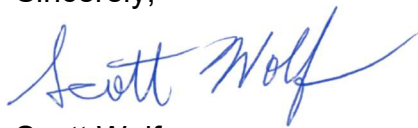
Last year's allocation of \$125,000 facilitated the establishment of Main Street RI, and we respectfully request that you fund an appropriation of \$150,000 for the second year of this 3-year pilot. This small amount, representing an infinitesimal fraction of the State Budget, will allow us to continue working with the communities who have already begun to explore and implement the Main Street Approach and to expand the number of communities who could begin to do so. The program continues to gain momentum as more of Rhode Island learns about it – the loss of funding would derail all of the excitement and progress that has already begun.

Please note that the allocation for Main Street RI must be specified separately from the existing Rhode Island Main Street Streetscape Improvement Fund which is a competitive grant program managed through Commerce RI. Primarily intended to fund physical improvements in Main Street districts, the grant program's regulations limit technical assistance activity awards to only \$50,000. While Main Street RI's allocation was listed in the grant program line in last year's budget, we have been advised that an explicit note about Main Street RI funding in the Budget would be necessary for clarity if the grant program will also be funded.

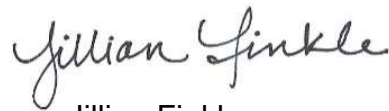
While we understand that this is another difficult year for the State Budget, it is in Rhode Island's long-term economic best interest to invest now in the economic potential of our Main Street districts to raise revenue. Main Street programs are popular where they exist, with the millions of documented volunteer hours to prove it. Ultimately, they provide a mechanism for residents to competently share in the work of place improvement and management – critical tasks that benefit small businesses, municipalities, and state government, but that government truly cannot do all on its own. Let's help all those Rhode Islanders who love their downtowns, village centers, and walkable commercial corridors take an active role in shaping them as healthy, vibrant, prosperous places for everyone!

Thank you very much for your consideration and for the opportunity to share this proposal with you.

Sincerely,



Scott Wolf  
Executive Director  
Grow Smart RI



Jillian Finkle  
Deputy Director  
Grow Smart RI

# MAIN STREET RHODE ISLAND

*Great Places Don't Happen By Accident*

Rhode Island's downtowns and village centers are our state's most underutilized economic engines — places where small businesses grow, jobs are created, and property values rise. Main Street Rhode Island, administered by Grow Smart Rhode Island in partnership with Main Street America, is the state's coordinating program dedicated to unlocking that potential in communities across the state.

## Proven Return on Investment:

Nationally, since 1980, Main Street America participants have generated:

→ **\$115.27 billion** in public and private reinvestment

→ **181,647 new businesses** opened in Main Street districts

→ **815,894 jobs** created

→ **\$22 return** for every \$1 of public investment in states with coordinating programs

Main Street America Collective Impact Report, 2024

Main Street Rhode Island connects our state to Main Street America's successful national framework: **47 state and regional coordinating programs across 43 states and DC, supporting 1,600+ local organizations. RI has joined this movement, and the opportunity is now.**



## A Statewide Network, Built By Demand

In June 2025, the Rhode Island General Assembly made a landmark investment: \$125,000 to launch the state's first Main Street coordinating program. Here's what that investment has built in Year 1:

### A formal MOU with Main Street America

RI is now directly connected to the foremost commercial district expertise in the country. This partnership gives Rhode Island communities access to tools, training, and expertise that no individual municipality could secure on its own.

### The most active year in Main Street RI history

- 12 monthly roundtables on topics from parking reform to preservation
- 6 bimonthly networking events
- **Over 100 participants from 20 municipalities** registered for our inaugural Main Street Together Conference
- Establishment of our first **RI Main Street Learning Cohort**
- 10 episodes of the "Main Street" podcast, highlighting and promoting main street communities across Rhode Island

### 28 of 39 municipalities

**engaged** + formal learning cohorts in:

- Woonsocket
- Central Falls
- Pawtucket
- Providence
- Cranston
- Warwick
- North Kingstown
- South Kingstown
- Richmond
- Hopkinton

### Uniting leaders across sectors

We brought the people driving RI's commercial district growth together. Before Main Street RI, they were working in isolation. These connections will compound, fueling statewide revitalization and economic development.



Nonprofit & Community Advocates



Tourism & Economic Development



Government & Planning



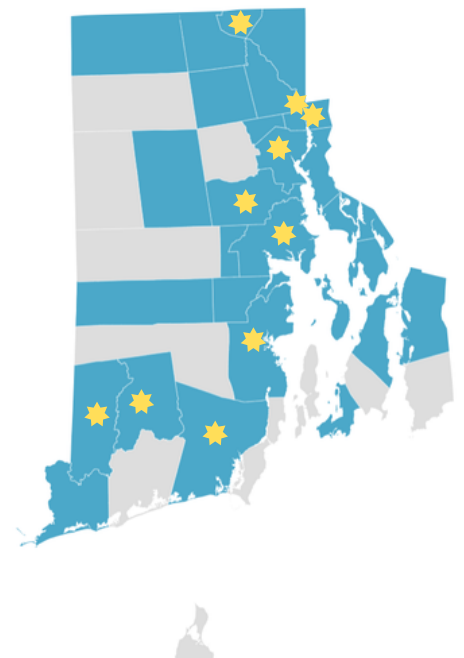
Design Professionals



Business Owners & Entrepreneurs



Education & Academia



# From Conversation to Implementation: The RI Main Street Learning Cohort

The Learning Cohort is the deepest expression of what Main Street RI makes possible — intensive, expert-led technical assistance for communities ready to move from planning to action.

11

Teams

85

Participants

300,000+

Rhode Islanders in cohort communities

Cohort members receive **six full-day technical training intensives** led by Main Street America staff. Topics span:

**Design** → Improving the built environment to attract businesses and visitors

**Economic vitality** → Business growth, retention, investment, and job creation

**Promotion** → Marketing districts as economic and community destinations

**Organization** → Building the local leadership to sustain revitalization and development

**Year 1 is building momentum.** Teams have brainstormed strategies and early-stage projects for their districts, including:

→ Unique regional festivals

→ Public window art displays in vacant buildings

→ Farmers market collaboratives

→ Hosting local workshops sharing new knowledge

→ Conducting business retention audits

→ Utilizing placer.ai data through Main Street America to track consumer behavior in Main Street districts

## The Road Ahead: Continuing the Momentum

All existing cohort teams plan to continue with our programming, and we've received additional training demands from new groups across the state. Continued investment is essential to build on Year 1.

**Our network is ready to move from strategy to implementation.**



**To continue this work, Main Street RI is requesting \$150,000 for FY2026–27.**

Contact: Jillian Finkle, [jfinkle@growsmartri.org](mailto:jfinkle@growsmartri.org)