# Table of Contents

INTRODUCTION 4

EXECUTIVE SUMMARY 6

CHAPTER 1: COMPREHENSIVE HOUSING NEEDS ASSESSMENT 9
- Demographics 9
- Housing Stock 19
- Housing Affordability 27
- Housing Need by Concord Residents 35

CHAPTER 2: DEVELOPMENT CONSTRAINTS & LIMITATIONS 39
- Natural & Physical Constraints 39
- Municipal Infrastructure 41
- Regulatory Constraints 43

CHAPTER 3: EXISTING LOCAL RESOURCES & CAPACITY 46

CHAPTER 4: GOALS & STRATEGIES 52
- Housing Goals 53
- Housing Strategies 58
- Implementation Schedule & Responsibilities 67

APPENDIX A: CONCORD HOUSING PROFILE 68

APPENDIX B: INTERAGENCY THREE-BEDROOM POLICY 69

APPENDIX C: CONCORD’S SUMMARY OF WORKSHOP & ONLINE SURVEY RESULTS 71
**Tables & Figures**

Table 1: Population Change by Age, 1990-2030..............................................................10  
Table 2: Households by Type..........................................................................................12  
Table 3: Head of Household by Age.............................................................................13  
Table 4: Average Household Sizes..............................................................................13  
Table 5: Population by Disability Status......................................................................15  
Table 6: Concord School Enrollment.........................................................................16  
Table 7: Educational Attainment...............................................................................17  
Table 8: Housing Units by Type...............................................................................19  
Table 9: Apartment Listings on Zillow.com..............................................................25  
Table 10: FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area...........................................................28  
Table 11: History of Concord’s SHI............................................................................30  
Table 12: Cost Burden by Household Type.................................................................32  
Table 13: Concord Housing Authority Waitlist Information....................................37  
Table 14: Community Preservation Act Projects.......................................................48  

Figure 1: Population Change, 1990-2030.................................................................10  
Figure 2: Total Households, 1990-2030.................................................................11  
Figure 3: Regional Households by Type.................................................................12  
Figure 4: Average Household Sizes in Region.........................................................14  
Figure 5: Household Income Distribution.................................................................17  
Figure 6: Household Income by Age of Householder.................................................18  
Figure 7: Regional Comparison of Housing Type.......................................................20  
Figure 8: Regional Comparison of Housing Units by Year Built.............................21  
Figure 9: Units Occupied by Tenure.........................................................................21  
Figure 10: Housing Tenure by Age of Householder..................................................22  
Figure 11: Median Home Prices, 1994-2014..............................................................23  
Figure 12: Volume of Home Sales by Type, 1994-2014...............................................23  
Figure 13: Regional Comparison of Median Gross Rent.........................................24  
Figure 14: Regional Comparison of Housing Units Permitted, 2000-2013..................25  
Figure 15: FMR, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.....................29  
Figure 16: Subsidized Housing Inventories in RHSO Region.....................................31  
Figure 17: Housing Types on Concord SHI.................................................................31  
Figure 18: Percentage of Population Cost-Burdened, by Income..........................33  
Figure 19: Income Needed for Concord Home Purchase.........................................34
Introduction

A Housing Production Plan (HPP), defined in regulations at 760 CMR 56.03 and administered by the Department of Housing and Community Development (DHCD), is a proactive strategy for planning and developing affordable housing. The HPP identifies the housing needs of a community and the goals and strategies it will use to identify and achieve or maintain the 10% threshold mandated by M.G.L. Chapter 40B. The Town’s status relating to this 10% threshold is documented on the Subsidized Housing Inventory (SHI), also administered by DHCD.

This HPP Program enables municipalities to develop a strategy to meet its affordable housing needs in a manner consistent with the MGL Chapter 40B statute, produce housing units in accordance with that plan, and demonstrate progress towards their affordable housing production. By taking a proactive approach in the adoption of a HPP, cities and towns are much more likely to achieve both their affordable housing and community planning goals. HPPs give communities under the 10% threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. HPPs give communities over the 10% threshold a framework to maintain the statutory minima in accordance with local needs and community goals.

The Town of Concord places great importance on planning for affordable housing through the HPP process. HPPs are updated and renewed every five years per the regulations, and Concord had an approved Housing Production Plan in 2005, in 2010, and renewed in 2015.

Housing Production Plans can create a ‘safe harbor’ for a community. When a municipality has a certified plan, decisions on comprehensive permit applications by the Zoning Board of Appeals (ZBA) to deny or approve with conditions will be deemed “consistent with local needs” under MGL Chapter 40B.

Housing Production Plans are certified by the following process, as identified in the regulations:

- **Prepare the HPP:** In accordance with the regulations, write the plan, including a public process, and have the plan adopted by the Board of Select Board and Planning Board,
- **Approve the HPP:** DHCD approves the plan,
- **Certify the HPP:** Create affordable units equal to 0.5 of 1% of the total number of housing units in Concord (or 34 for Concord) in one year, or 1.0% (69 for Concord) in two years, and petition DHCD for certification.
- **Renew the HPP:** The term of the HPP is five years from approval.

Concord has chosen to prepare a Housing Production Plan for three reasons:

1. The 2010 Housing Production Plan requires renewal per the regulations, and this update is being undertaken to retain that approval status.
2. The 2010 Census data is now available and provides an opportunity for updated needs assessment information.
Many of the strategies defined in the 2010 Housing Production Plan have been implemented, and it is time to set future strategic goals and objectives with broad community input.

This Housing Production Plan was prepared by the Regional Housing Services Office, JM Goldson Community Preservation + Planning, and the Planning Division of the Concord Department of Planning and Land Management and was funded from the Concord Community Preservation Act funds.

The project started with compilation of available information, creating the Needs Assessment chapter, and the Housing Profile (found in Appendix A). An on-line survey was offered to residents, and advertised in local media starting September 17, and 188 people responded. The project team held a community workshop on October 6, 2015 to discern the goals and strategies. The Housing Production Plan was reviewed and adopted by the Planning Board on November 24, 2015, and the Select Board on November 30, 2015.
Executive Summary

Concord, Massachusetts is 26 square miles located west of Boston along Route 2. It is bordered by Acton, Bedford, Carlisle, Lincoln, Sudbury, and Maynard.

Concord is a desirable residential community because of its natural beauty, good schools, rich history and traditions, and proximity to highways and public transportation.

Developable land is scarce (due to extensive flood plain and wetlands, active farming uses, and permanently protected open spaces), which has caused the price of land to rise. High land prices contribute to ever-increasing housing costs, which make the Town unaffordable to many who currently reside in the community, as well as those who would like to move into the community.

For over 50 years, the Town’s boards and committees have worked to increase housing diversity in Town through plans, reports, and actions. There have been consistent concerns expressed about preserving economic and social diversity, along with a diversity of the housing stock, while remaining mindful of the Town’s rural and historic traditions, including preservation of open space. Concord, like many of the municipalities in the State, is zoned primarily for single-family residences. However, there are a few local zoning provisions that encourage affordable housing, notably the Planned Residential Development special permit, which has been very effective at permitting mixed-income housing, including four (4) restricted units in the last two years.

Concord has more than quadrupled its affordable housing in the last decade (from 177 units to 718), and continues to make annual progress towards its housing goals. In the time since 2010, when the Housing Production Plan was last prepared, the Town has accomplished many housing initiatives including adding 355 units to the Subsidized Housing Inventory (SHI) – or 5% of the year-round housing in Concord. Other accomplishments include:

- In 2013, receiving via deed a 12 acre parcel of land under the control of the Massachusetts Department of Correction (DOC) to the Concord Housing Development Corporation (CHDC) to facilitate the development of affordable housing in Concord. The CHDC is a nonprofit organization that the legislature established in 2006 by a special act sponsored by Representative Atkins.
- Renovation and redevelopment of the Concord Housing Authority’s congregate living quarters at Peter Bulkeley converted to studio and 1BR units, with significant state and local funding support.
- Strong support of the Community Preservation Act funding of housing initiatives. The CPA allocated funds for housing purposes in the amount of $3,563,454 up to and including the 2015 distribution.
- Leading regional housing efforts by participating in creation of a Regional Housing Services Office beginning in 2011 (initially hosted by the Town of Sudbury), and mostly recently hosting in 2014, the Regional Housing Services Office in collaboration with Acton, Bedford, Burlington, Lexington, Sudbury and Weston.
The overall population in Concord is relatively stable with significantly rising incomes, an increase in median age and a slight decrease in household size, paralleling a national trend of decreasing household size.

The median price of single-family homes in Concord increased 68% since 2000, and is only affordable for upper-income households; a median priced condo would be unaffordable to households at or below the moderate income level. The median value of homes in Concord is more than twice the State median.

The high cost of land in Concord is one of the major constraints in developing additional affordable housing. Permanently protected open space makes up 30% of the Town's land, and 22% of the overall land area is wetland and floodplain (some of which is also permanently protected). Approximately 45% of the Town is developed with a mix of residential and commercial uses. Zoning is another major constraint in affordable housing efforts, because over 90% of the Town is zoned for residential use and the development pattern has been primarily single family housing.

Projecting housing needs, taking into account regional growth factors, may be more art than science. The impacts of recent economic factors have great influence that no one can predict.

However, several factors identified will have an impact on future housing. These trends include an aging population, smaller household sizes, growing demand for environmentally conscious housing, and less buildable land. These would tend to point to the increased development of smaller dwellings closer to public resources.

The Town has articulated eight goals and fourteen strategies to define the framework and implementation activities for the housing plan. These range from preserving existing small homes and supporting existing low-income households throughout town to increasing diversity of housing options through compact development and rental units. The housing plan will encourage the creation of both affordable units that will count on the State’s Subsidized Housing Inventory (SHI) and units affordable to middle-income households, including those with a Concord connection, throughout town as well as creating homeownership opportunities.

Goal 1. Support and foster aging in the community through expansion of the range of affordable housing options.

Goal 2. Increase variety of housing options, particularly near village centers.

Goal 3. Encourage creation of affordable rental and ownership housing for households with low-incomes, moderate, and middle-incomes throughout the community.

Goal 4. Encourage the preservation of existing smaller homes and the construction of new smaller homes, especially as permanently affordable homes for low-income families.
Goal 5. Promote and support affordable housing for families including rental and homeownership opportunities.

Goal 6. Foster community outreach and education to develop an inclusive mindset about the need for affordable housing throughout the community.

Goal 7. Continue to nurture and maintain working partnerships with organizations focused on addressing affordable housing needs in Concord and the region.

Goal 8. Continue to support the monitoring and preservation of existing affordable units.

Strategy 1. Strengthen the Accessory Apartment Bylaw.


Strategy 5. Encourage redevelopment at Thoreau Depot Area and Crosby’s Market Area.


Strategy 7. Create new units on Concord Housing Authority Property.


Strategy 9. Create New Units at Concord Housing Authority Everett Garden Site.

Strategy 10. Establish a Buy-Down Program.

Strategy 11. Continue to Host and Support Membership in the Regional Housing Services Office.

Strategy 12. Continue to Participate in the West Metro HOME Consortium.

Strategy 13. Support Concord Housing Development Corporation to Preserve Existing Affordable Units.

Strategy 14. Foster Outreach and Education About Local and Regional Affordable Housing Needs.
Chapter 1: Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Concord that help explain housing need and demand. In order to understand how the town compares to its neighbors, Concord data is compared to other municipalities in the RSHO region (Acton, Bedford, Burlington, Lexington, Sudbury, Weston), to two bordering towns that are not part of the RSHO (Carlisle and Lincoln), and to Middlesex County and Massachusetts. Ultimately, this section will provide the framework for housing production goals and strategies to address local housing concerns included later in this document.

Demographics

This Housing Production Plan is grounded in a thorough examination of Concord’s demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Concord’s future residential composition help inform housing planning efforts.

Key Findings

- Concord’s population is growing modestly – the town is projected to add 686 residents by 2030, an increase of 4% from 2010. By comparison, the population in Massachusetts as a whole is expected to grow by 10% in the period between 2010 and 2030.
- By 2030, the over-65 population is estimated to reach 6,181 residents, an increase of 74% from 3,546 in 2010.
- Households headed by a person over 60 years old will comprise well over half (59%) of total households by 2030.
- Though 69% of current households are families, Concord has the highest rate of non-family households in the regional area. Concord also has the smallest household size in the region.
- Concord is one of the wealthiest towns in the Commonwealth with a median household income of $134,705. However, median income for non-family households in Concord is significantly lower at $66,944, and the incomes of older residents are generally much lower than the incomes of younger residents.

Population

Concord’s population has grown 4% since 2000, modest growth compared to some other towns in the RSHO region. Projections from the Metropolitan Area Planning Council (MAPC), which take into account how changing trends in births, deaths, migration, and housing occupancy might result
in higher population growth and greater housing demand, indicate that Concord’s population will continue to grow at a similar modest rate over the next twenty years. Between 2010 and 2030, Concord’s population is projected to increase another 3.9%.

As is characteristic of many municipalities in the region, Concord’s population is aging. In the most recent ten-year period (between 2000 and 2010), the population of the four younger age cohorts has decreased or remained basically flat (in the case of 5-19 year olds), but the three older age cohorts – 55 years and older – have increased in population. MAPC projections indicate that these trends will continue at least through 2030, with the decreases in the youngest populations and the increases in the oldest populations both becoming more pronounced.

Table 1: Population Change by Age for Concord

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>966</td>
<td>979</td>
<td>748</td>
<td>528</td>
<td>540</td>
<td>-208</td>
<td>-39%</td>
</tr>
<tr>
<td>5-19</td>
<td>2,920</td>
<td>3,518</td>
<td>3,533</td>
<td>2,883</td>
<td>2,485</td>
<td>-1,048</td>
<td>-36%</td>
</tr>
<tr>
<td>20-34</td>
<td>3,666</td>
<td>1,893</td>
<td>1,804</td>
<td>1,982</td>
<td>1,800</td>
<td>-4</td>
<td>-0.2%</td>
</tr>
<tr>
<td>35-54</td>
<td>5,366</td>
<td>5,921</td>
<td>5,441</td>
<td>4,701</td>
<td>5,051</td>
<td>-390</td>
<td>-8%</td>
</tr>
<tr>
<td>55-64</td>
<td>1,892</td>
<td>1,872</td>
<td>2,596</td>
<td>2,987</td>
<td>2,297</td>
<td>-299</td>
<td>-10%</td>
</tr>
<tr>
<td>65-74</td>
<td>1,238</td>
<td>1,406</td>
<td>1,577</td>
<td>2,349</td>
<td>2,724</td>
<td>1,147</td>
<td>49%</td>
</tr>
<tr>
<td>75+</td>
<td>1,028</td>
<td>1,404</td>
<td>1,969</td>
<td>2,448</td>
<td>3,457</td>
<td>1,488</td>
<td>61%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau and MAPC MetroFuture Projections
**Household Composition**

The number of households in a community could be considered even more important than population since the number and type of households within a community, and household spending power correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of 2010, Concord is home to 6,484 households. This constitutes a 9% increase from 5,948 households in 2000. Between 2010 and 2030, households are projected to increase by 19%. By then, the town will be home to 1,213 more households than in 2010.

**Family & Non-Family Households**

Different household types often have different housing needs or preferences. For example, a single senior will prefer a smaller dwelling unit than a family with children. A municipality’s composition of household types can indicate how well suited the existing housing inventory is to current and future residents.

The Town of Concord’s 6,484 households can be divided between families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.
Concord’s households are primarily families (69%). However, Concord’s rate of non-family households (31%) is higher than all of the other municipalities in the regional analysis. Middlesex County and Massachusetts, however, both have comparatively higher proportions of non-family households (both have 37%).

Table 2: Concord Households by Type

<table>
<thead>
<tr>
<th>Family Households</th>
<th>Estimate</th>
<th>% of Supragroup</th>
<th>% of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>With own children under 18 years</td>
<td>4490</td>
<td>69%</td>
<td>69%</td>
</tr>
<tr>
<td>Married Couples</td>
<td>3903</td>
<td>87%</td>
<td>60%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>1779</td>
<td>46%</td>
<td>27%</td>
</tr>
<tr>
<td>Male Householder, No spouse present</td>
<td>132</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>65</td>
<td>49%</td>
<td>1%</td>
</tr>
<tr>
<td>Female Householder, No spouse present</td>
<td>455</td>
<td>10%</td>
<td>7%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>226</td>
<td>50%</td>
<td>3%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nonfamily Households</th>
<th>Estimate</th>
<th>% of Supragroup</th>
<th>% of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Householder living alone</td>
<td>1994</td>
<td>31%</td>
<td>31%</td>
</tr>
<tr>
<td>65 years and older</td>
<td>1036</td>
<td>59%</td>
<td>16%</td>
</tr>
<tr>
<td>Total Households</td>
<td>6484</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 2: Concord Households by Type

Source: 2010 US Census

Of Concord’s family households, most are married (87%) and a little under half has children under the age of 18 (46%). Of the non-family households, 88% are single-person households and 59% of those are 65 years of age or older.
**Head of Householder by Age**

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. As of 2010, the largest group of Concord householders is age 45-59 (38%). The next largest populations are the two older population groups: 24% is age 60-74 and 20% is age 75 or older, for a total of 44% of the populations with heads of households over 60. The population of young adults age 15-29 is small at only 2% and projected to keep decreasing. The population of people age 30-44 is relatively small (16%), but is projected to grow.

**Table 3: Concord Head of Household by Age**

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>2010</th>
<th>2020</th>
<th>2030</th>
<th>Change 2010-2030</th>
<th>% Change 2010-2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-29</td>
<td>145</td>
<td>148</td>
<td>92</td>
<td>(53)</td>
<td>-36.6%</td>
</tr>
<tr>
<td>30-44</td>
<td>1,008</td>
<td>1,037</td>
<td>1,156</td>
<td>148</td>
<td>14.7%</td>
</tr>
<tr>
<td>45-59</td>
<td>2,453</td>
<td>2,116</td>
<td>1,909</td>
<td>(544)</td>
<td>-22.2%</td>
</tr>
<tr>
<td>60-74</td>
<td>1,588</td>
<td>2,237</td>
<td>2,307</td>
<td>719</td>
<td>45.3%</td>
</tr>
<tr>
<td>75+</td>
<td>1,290</td>
<td>1,590</td>
<td>2,233</td>
<td>943</td>
<td>73.1%</td>
</tr>
<tr>
<td>Total</td>
<td>6,484</td>
<td>7,128</td>
<td>7,697</td>
<td>1,213</td>
<td>18.7%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau & MAPC MetroFuture Projections

**Household Size**

In Concord, as in many towns in the region, household size is shrinking. Average household size decreased from 2.62 people in 2000 to 2.46 in 2010. Owner-occupied household size also decreased, from 2.77 to 2.65, and renter-occupied households decreased, from 1.90 to 1.84.

**Table 4: Average Household Sizes in Concord**

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Households</td>
<td>2.62</td>
<td>2.46</td>
</tr>
<tr>
<td>Owner-Occupied Households</td>
<td>2.77</td>
<td>2.65</td>
</tr>
<tr>
<td>Renter-Occupied Household</td>
<td>1.99</td>
<td>1.84</td>
</tr>
</tbody>
</table>

Source: US Census

Concord’s decreasing household size during this period is consistent with trends in the region, as well as in Massachusetts. However, Concord’s drop in household size has been more pronounced than other towns in the region, as well as in Massachusetts overall. As of 2010, Concord has the smallest household size in the region and a smaller household size than Massachusetts.
Race & Ethnicity

The racial and ethnic composition of Concord has experienced small changes over the last decade. According to 2010 Census data, which includes the populations of inmates at two Massachusetts Department of Corrections facilities, although the vast majority of Concord is still white, the percentage has dropped slightly from 91.6% to 89.7% between 2000 and 2010.

During this time, Concord has experienced increases in certain minority populations. Most notably there has been a 44% increase in the number of Asian residents – from 3% of the population to 4%, or an additional 217 people. There has also been a 77% increase in the number of African-American residents – from 2.2% of the population to 3.8%, or an additional 293 people. A look at census tract data shows more specifically where African-Americans in Concord live. Concord has three census tracts – 72% of Concord’s African-American residents live in the census tract that contains MCI Concord. Block group data breaks down the population even more and shows that 94% of the African-Americans (about 448 people) who live in the census tract with MCI Concord are in fact inmates at the prison.1

Between 2000 and 2010, there has also been a 38% increase in the number of Hispanic residents, who comprise people from all races. At the same time, there has been a 20.6% decrease in the number of people who identify as “other” minority races. While it is important to note the increases in certain minority populations, the total percentage of minorities only increased slightly between 2000 and 2010, from 8.3% to 10.3% of the population.

1 Energyjustice.net/justice, Map showing race by census tract and block group, accessed 9/22/15
Disability

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need. According to the American Community Survey (ACS) 2013 5-year estimates, 8% of Concord’s civilian, non-institutionalized population report having one or more disabilities. This includes 2% of children under 18 years of age, and 3% of the population aged 18 to 64 years of age. Notably, 30% of Concord’s 65 and older population reported having one or more disabilities.

Concord’s disability rate of 3% among its younger adult population (18-64 years of age) is lower than the rates for the younger adult populations in Middlesex County and Massachusetts, 6% and 9% respectively. Concord’s rates of disability among children and among adults over 65 are only slightly lower, but still comparable, to the rates in Middlesex County and Massachusetts. The table below provides more details.

Table 5: Population by Disability Status

<table>
<thead>
<tr>
<th></th>
<th>Concord</th>
<th>Middlesex County</th>
<th>Massachusetts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Estimate</td>
<td>Percent</td>
<td>Estimate</td>
</tr>
<tr>
<td>Total Civilian</td>
<td>16,609</td>
<td></td>
<td>1,506,992</td>
</tr>
<tr>
<td>Noninstitutionalized Population</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With a Disability</td>
<td>1,301</td>
<td>8%</td>
<td>133,328</td>
</tr>
<tr>
<td>Under 18 years</td>
<td>4,270</td>
<td>2%</td>
<td>320,384</td>
</tr>
<tr>
<td>With a Disability</td>
<td>65</td>
<td>2%</td>
<td>11,334</td>
</tr>
<tr>
<td>18 to 64 years</td>
<td>8,963</td>
<td>2%</td>
<td>990,858</td>
</tr>
<tr>
<td>With a Disability</td>
<td>228</td>
<td>3%</td>
<td>61,391</td>
</tr>
<tr>
<td>65 years and over</td>
<td>3,376</td>
<td>30%</td>
<td>60,603</td>
</tr>
</tbody>
</table>

Source: US Census Bureau, 2009-2013 American Community Survey

According to RHSO records, Concord currently has 34 units of housing on its Subsidized Housing Inventory (SHI) that are managed by the Massachusetts Department of Developmental Services (DDS) for people with developmental disabilities. In addition, Community Housing Options manages 20 units of housing for people with disabilities. Lastly, 15 other affordable units on Concord’s SHI, scattered amongst several developments, are accessible to people with physical disabilities.
Education

Enrollment

Enrollment in the Concord School District provides additional insight into recent population and economic trends within town. Concord is served by both the Concord Public Schools (CPS) for kindergarten through eighth grade and the Concord-Carlisle Regional School District (CCRSD) for grades nine through twelve.

After some small decreases in the mid-2000’s, Concord’s K-8 school enrollment began increasing steadily beginning in the 2008-2009 school year. In the past five years, Concord’s K-8 public schools have seen a 12.6% increase in enrollment. Despite a small reverse in the upward trend during the most recent school year (2014-2015) as enrollment decreased by 2.7%, the Concord School Committee reported in their 2014 Annual Report that enrollment is projected to grow by 6% through 2020. At the high school, enrollment was 1,255 during the 2014-2015 school year, and CCRSD anticipates enrollment to grow by 14% through 2020. CPS, CCRSD, and the Concord School Committee use projections from the New England School Development Council (NESDC) in their planning. NESDC projections do not line up with population projections provided by MAPC and reported earlier in this document which show that the school age population will decline during the next 15-20 years. There is no clear explanation for this difference in projections.

Table 6: Concord School Enrollment (Grades K-8)

<table>
<thead>
<tr>
<th>Year</th>
<th>K-8 Enrollment</th>
<th>% Change from previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-2005</td>
<td>1956</td>
<td>n/a</td>
</tr>
<tr>
<td>2005-2006</td>
<td>1904</td>
<td>-2.7%</td>
</tr>
<tr>
<td>2006-2007</td>
<td>1835</td>
<td>-3.6%</td>
</tr>
<tr>
<td>2007-2008</td>
<td>1809</td>
<td>-1.4%</td>
</tr>
<tr>
<td>2008-2009</td>
<td>1839</td>
<td>1.7%</td>
</tr>
<tr>
<td>2009-2010</td>
<td>1859</td>
<td>1.1%</td>
</tr>
<tr>
<td>2010-2011</td>
<td>1918</td>
<td>3.2%</td>
</tr>
<tr>
<td>2011-2012</td>
<td>1957</td>
<td>2.0%</td>
</tr>
<tr>
<td>2012-2013</td>
<td>2102</td>
<td>7.4%</td>
</tr>
<tr>
<td>2013-2014</td>
<td>2152</td>
<td>2.4%</td>
</tr>
<tr>
<td>2014-2015</td>
<td>2093</td>
<td>-2.7%</td>
</tr>
</tbody>
</table>

Source: New England School Development Council

Educational Attainment

In Concord, 66% of residents 25 years or older have earned a bachelor’s degree or higher educational attainment. On the other end of the spectrum, the rate of incomplete high school education is a low 6%. The percentage of people who completed high school, but nothing higher, is 14%, and the percentage of people with some college is 10%. This high level of educational attainment has been in place in Concord for quite a while. The 2000 Census shows nearly
identical levels of educational attainment as those listed below from the 2009-2013 American Community Survey.

**Table 7: Educational Attainment**

<table>
<thead>
<tr>
<th></th>
<th>Concord</th>
<th>Middlesex County</th>
<th>Massachusetts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school</td>
<td>6%</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>High school graduate</td>
<td>14%</td>
<td>22%</td>
<td>26%</td>
</tr>
<tr>
<td>Some College</td>
<td>10%</td>
<td>14%</td>
<td>17%</td>
</tr>
<tr>
<td>Bachelors Degree or higher</td>
<td>66%</td>
<td>51%</td>
<td>39%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau, 2009-2013 American Community Survey

Concord’s rate of residents with a college degree or higher educational attainment is significantly higher than that of Middlesex County and Massachusetts overall. Correspondingly, Concord’s rates of lower educational attainment are lower than in these comparison areas. The rates of unemployment among Concord residents who attended some college or graduated with a bachelor’s degree or higher educational attainment are lower (5% and 4%, respectively) than the 14% unemployment among those who only have a high school diploma.

**Household Income**

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. Concord is home to households earning a wide range of income levels. According to the 2009-2013 American Community Survey, median household income in Concord is estimated at $134,705. It is higher for family households at $160,205, but much lower for non-family households at $66,944.
Concord’s income spread is quite different among older householders than those under the age of 65. For example, 82% of householders aged 25-44, and 72% of householders aged 45-64 earn $100,000 or more per year. However, only 38% of householders over age 65 earn $100,000 or more per year. Almost half of those over 65 earn $74,999 or less per year. Since Concord’s older population is more likely to have less income, they are more likely to have difficulty with housing costs than the younger population.

**Figure 6: Household Income by Age of Householder**

![Household Income by Age of Householder](source: US Census Bureau, 2009-2013 American Community Survey)

**Summary**

This overview of Concord’s demographics, including projections for the future, indicates that Concord’s population is aging, household size is getting smaller, the number of non-family households is increasing, and Concord residents are generally well-educated and have high incomes. Concord’s aging population is a significant contributor to the decline of household size and the increase in the number of non-family households since seniors are more likely to live in small, non-family households. In addition, income statistics show that older householders generally have much lower incomes than younger householders. When considered together, these statistics indicate a need for smaller size affordable housing units targeted to Concord’s older residents.
Housing Stock

The following section examines Concord’s current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Concord and thereby help inform future housing production planning.

Key Findings

- 77% of Concord’s housing units are single family homes.
- The vast majority of housing stock is owner-occupied, though younger and senior residents are most likely to rent.
- Home sale prices are among the highest in the state and have rebounded and reached a new high following a modest price decrease a few years ago.
- In the past 15 years, Concord has issued permits for almost twice as many multi-family units as for single family homes. [The 350 units at the Concord Mews, a M.G.L. Ch. 40B project, accounts for the majority of these units].
- Although Concord’s recent history of housing permits shows that the town has been producing a good number of single family and multi-family units, many of them are extremely expensive.

Type & Age

77% of Concord’s housing units are in single-family homes. Multifamily housing is distributed among residential structures of two or more units. Of this housing type, buildings with more than 10 units are most prevalent, comprising nearly 11% of the total housing stock. Multi-family developments in Concord with 10 or more units include Community Housing Options with 20 rental units, Emerson Annex with 10 ownership units, Warner Woods with 80 rental units, Fairhaven Gardens with 42 rental units, Concord Mews with 350 rental units, 76 units of state-funded elderly/disabled public housing spread between three different sites, and 14 units of state-funded family public housing at one site.

Table 8: Housing Units by Type

<table>
<thead>
<tr>
<th>Type of Units</th>
<th># of Units</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family, detached</td>
<td>5,059</td>
<td>72.2%</td>
</tr>
<tr>
<td>Single-Family, attached</td>
<td>360</td>
<td>5.1%</td>
</tr>
<tr>
<td>Two-Family</td>
<td>312</td>
<td>4.5%</td>
</tr>
<tr>
<td>3-4</td>
<td>295</td>
<td>4.2%</td>
</tr>
<tr>
<td>5-9</td>
<td>221</td>
<td>3.2%</td>
</tr>
<tr>
<td>10-19</td>
<td>139</td>
<td>2.0%</td>
</tr>
<tr>
<td>20+</td>
<td>618</td>
<td>8.8%</td>
</tr>
<tr>
<td>Total</td>
<td>7,004</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: US Census Bureau, 2009-2013 American Community Survey
A regional comparison shows that all surrounding municipalities have housing stocks composed primarily of units in single-family structures. Concord is about average in terms of its housing diversity with much more variety in housing types than certain of its neighbors, but less housing diversity than some other neighboring towns.

28% of Concord housing units were constructed in 1939 or earlier, the highest percentage of any town in the region. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. Older units may also have lead paint which can be costly to mediate, but which is unsafe for children if it is not mediated. These additional costs have an impact on the affordability of older units for both owners and renters. An additional significant percentage, 47% were built between 1940 and 1969. Only 9% of housing units were added since 2000, the smallest percentage of any of the surrounding towns being used for comparison.
Tenure

Of Concord’s total 6,493 occupied housing units, 5,154 (79%) are owner-occupied. Compared to the region, Concord falls exactly in the middle – four municipalities have higher rates of owner-occupied housing and four have lower rates.

Most people in the youngest age categories in Concord are renters. 57% of people aged 15-34 are renters. At the other end of the age spectrum, there is also a significant percentage of renters. 35% of people age 75 or older in Concord are renters. In all other age categories, renters make up a relatively small part of the population. Overall, the great majority of Concord households are owners.
Vacancy

The 2010 US Census reported 6,947 housing units in Concord, with 6,484 year-round occupied housing units (93%) and 463 vacant housing units (7%). About 77% of occupied units were owner-occupied and 23% renter occupied. Vacant units for rent in Concord were roughly 9% of total rental units, vacant units for sale were roughly 1% of total homeownership units, and total vacant housing units were roughly 3% of total housing units, indicating a very tight market which likely pushes costs up.

Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sale Prices & Volume

According to data from The Warren Group, home prices rose steadily in Concord throughout most of the 1990’s and into the 2000’s. There was a brief downturn in the market in 2007 and 2008, but prices began creeping up again in 2009. After a few years of fairly substantial increases, the market reached a new height in 2014 when the median sale price of homes in Concord was $775,000. The median price for single family homes was even higher at $914,000, but the price for condominiums was much lower at $385,000.
During this same time period, the volume of overall sales has fluctuated. Single family home sales have had more ups and downs than condos. Over the past few years, the number of single family homes sales was on the rise after a few years of lower sales. However, sales volume in 2014 was down compared to 2013. It is unclear whether this is a trend that is continuing in 2015 or whether sales will bounce back by the end of the year.

Data from Multiple Listing Service (MLS)\(^2\) for sales occurring in Concord between August 2014

\( ^2\) Mike Hunter, William Raveis Real Estate, 12 month MLS Statistics Report, provided 8/24/15
and August 2015 shows 180 single-family houses sold during this period with an average size of four bedrooms. The average ‘days on the market’ for all single-family houses sold was 71 days and the average sales price was $1.1 million. There were 44 condominiums that sold in the same time period with an average of 2.5 bedrooms. Condos that sold during this period were on the market for an average of 52 days (just a little shorter than the average days on the market for single-family houses), and the average sales price was $545,000.

The extremely high prices of Concord’s ownership housing indicate that households with low or even moderate incomes cannot afford to purchase a home in Concord and points to a demand for more affordable homeownership options in Concord. The gap between the housing that is available for purchase in Concord and the prices that many households living in Concord can afford is discussed in more detail in the Housing Affordability section later in this document.

**Rent**

Median gross rent varies widely throughout the region. At $1,749, Concord’s median rent is the third highest in the area. It is also significantly higher than the Middlesex County median gross rent of $1,286.

Unfortunately, Census rental data is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market.

An examination of Concord apartments listed for rent on Zillow.com on September 30, 2015 paints a better picture of the rental market. Based on these listings in Table 9 below, we can see that rental housing (like homeownership housing) available in Concord, is quite expensive. The
Housing Affordability section of this document will describe whether the available rental housing can meet the needs of Concord’s population.

<table>
<thead>
<tr>
<th>Table 9: Concord Apartments listed for rent on Zillow.com, 9/30/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median price of a studio unit based on 1 listings</td>
</tr>
<tr>
<td>Median price of a 1-bedroom unit based on 9 listings</td>
</tr>
<tr>
<td>Median price of a 2-bedroom unit based on 12 listings</td>
</tr>
<tr>
<td>Median price of a 3-bedroom unit based on 5 listings</td>
</tr>
<tr>
<td>Median price of a 4+ bedroom unit based on 4 listings</td>
</tr>
<tr>
<td>Source: Zillow.com, September 30, 2015</td>
</tr>
</tbody>
</table>

**Housing Units Permitted**

Between 2000 and 2014, Concord issued permits for 1,290 housing units. Of those, 464 were for single-family homes, while 826 were for units in multifamily buildings. Looking at the region, only one municipality, Burlington, issued permits for a greater number of units. In particular, due in significant part to the large 350 unit Concord Mews, Concord issued permits for a very high rate of multi-family units during this period with again only Burlington with more multifamily units permitted.

![Figure 14: Regional Comparison of Housing Units Permitted, 2000-2014](source: US Census Building Permit Survey)
**Recent & Future Development**

**Development Pipeline**

Concord has four (4) developments in the pipeline to create deed restricted housing for a total of 88 units of SHI-eligible housing.

1. **Millstone Concord:** Millstone Concord is a new condominium community of seven energy efficient houses. Sunny, open floor plans with first and second floor master bedroom options offer carefree living with quality materials and fine finishes throughout. Built by EMS Development, the houses at Millstone Concord will be constructed to minimize their environmental impact. The project was permitted under the Planned Residential Development (PRD) provision of the Concord Zoning Bylaw and required one deed restricted unit. The CHDC assisted the project by contributing $100,200 so the unit can be sold as affordable to a household earning 80% of AMI.

2. **Black Birch:** The Black Birch project was also permitted under the PRD and plans on delivering three age-restricted deed restricted units affordable to moderate income households. This project by Abode Builders is under construction as of September 2015.

3. **Peter Bulkeley Phase 2:** The Peter Bulkeley Phase 2 project will build out the remaining 4 units of this project owned and operated by the Concord Housing Authority.

4. **Junction Village:** The Junction Village project plans to deliver 83 units of assisted living, affordable to extremely low and moderate income households (30% AMI to 150% AMI).

**Projected Development Demand**

According to MAPC’s housing.ma website, one way to measure whether a town is on track to meet future demand is to compare housing permits recently issued to projected future demand. If annual permitting for single or multi-family housing units is historically lower than projected demand, there is a need to increase permitting in the future. As Figure 15 above shows, on average, Concord permitted 31 single family units of housing and 55 multi family units of housing annually between 2000 and 2014. Housing.ma reports that Concord faces an annual projected demand for 34 single family and 31 multi-family housing units. Based on these numbers, one might conclude that Concord is well positioned to meet projected demand in terms of the number of housing units. However, many of the units permitted and built are very expensive and likely not affordable to many of the people who live in Concord. Therefore, it is essential to consider whether the Town of Concord is producing enough affordable units to meet the needs of people at all income levels who live in town.
**Housing Affordability**

**Key Findings**

- Concord’s median gross rent according to Census data, and snapshot data from Zillow.com indicate that much of Concord’s rental housing costs more than the fair market rent (FMR) for all unit sizes.
- 19.6% of Concord households are low income, earning less than 80% of AMI and therefore may be eligible for housing assistance through most federal and state programs.
- 31% of Concord households are cost burdened, paying 30% or more of their income on housing costs; the rate (43%) is particularly high among renter households.
- 10.48% of Concord’s housing, or 718 units, is recorded on the state’s Subsidized Housing Inventory. However, many SHI units are not actually affordable to households at 80% or less of AMI because all rental units in a M.G.L Ch. 40B development are eligible to be included on the SHI, not just the affordable units.
- The median sales price of all homes in Concord in 2015 (Jan-Sept) was $843,750. However, households at Concord’s median income of $134,705 could afford to purchase a home that costs no more than $455,000, and low-income households at 80% of the AMI could afford to purchase a home that costs no more than $213,000.

In the previous sections, Concord’s population and housing stock were examined. The intersection of these previously examined areas—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Concord’s housing stock to Town residents is assessed.

**Poverty Rate**

4.4% of the Concord population is below the poverty level (annual income below $15,930 for a household of two), a slight increase from 3.9% in 2000, and lower than Middlesex County (8.1%) and Massachusetts (11.4%). Concord’s rate of families with incomes below the poverty level (annual income below $24,250 for a family of four) is 2.4%, again significantly lower than Middlesex County’s rate of 5.4% and the Commonwealth’s rate of 8.1%. Finally, the child poverty rate in Concord is 5.6%, once again lower than the Middlesex County child poverty rate of 9% and Massachusetts child poverty rate of 15%.

The Federal Poverty Level (FPL) is a nationwide guideline adjusted annually for inflation and takes into account household size. However, the FPL does not account for other important factors, such as family composition, age of children, or geographic location when determining whether someone lives in poverty.
The Center for Women’s Welfare developed a Self-Sufficiency Standard that accounts for the income necessary to meet basic needs without public subsidies for a variety of household sizes. The standard accounts for the cost of housing, child care, food, transportation, health care, and taxes and is adjusted by location, household size, and age of children.

Using the 2006 Boston-Cambridge Quincy HUD Metro Fair Market Rents (FMR) area, the Self-Sufficiency Standard for Northwest Middlesex County for a household of four with two adult and two school age children was $58,962 (minimum household income needed to meet basic needs). For a household with one adult and two school age children, the minimum income needed to be self-sufficient in the same geographic area was $52,272. Earlier in this document, Figure 6 shows that 19% of households in Concord (over 1,200 households) earn less than $50,000 so, according to this standard (depending on the size of the household), they would not have enough income to be self-sufficient. Even households who do earn just enough to be self-sufficient according to this standard would still qualify for housing assistance based on their incomes.

**Households Eligible for Housing Assistance**

One measure of affordable housing need is the number of households that may be eligible for housing assistance based on estimated household income. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. Table 9 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low (below 30% of AMI), very-low (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Concord. Typically, households at 80% of AMI and below may qualify for housing assistance, though there are some exceptions based on household size and assets.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Extremely Low Income (30% AMI)</th>
<th>Very Low Income (50% AMI)</th>
<th>Low Income (80% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>$20,700</td>
<td>$34,500</td>
<td>$48,800</td>
</tr>
<tr>
<td>2 Person</td>
<td>$23,650</td>
<td>$39,400</td>
<td>$55,800</td>
</tr>
<tr>
<td>3 Person</td>
<td>$26,600</td>
<td>$44,350</td>
<td>$62,750</td>
</tr>
<tr>
<td>4 Person</td>
<td>$29,550</td>
<td>$49,250</td>
<td>$69,700</td>
</tr>
<tr>
<td>5 Person</td>
<td>$31,950</td>
<td>$53,200</td>
<td>$75,300</td>
</tr>
<tr>
<td>6 Person</td>
<td>$34,300</td>
<td>$57,150</td>
<td>$80,900</td>
</tr>
<tr>
<td>7 Person</td>
<td>$36,730</td>
<td>$61,100</td>
<td>$86,450</td>
</tr>
<tr>
<td>8 Person</td>
<td>$40,890</td>
<td>$65,050</td>
<td>$92,050</td>
</tr>
</tbody>
</table>

Source: HUD

Housing.ma reports that 6.1%, 7.2%, and 6.3% of households in Concord are extremely low income, very low income, and low income respectively. This means that a total of 19.6% of all
households, or approximately 1,271 households (using the number of households from the 2010 census) may qualify for affordable housing programs based on income.

**Fair Market Rents**

Another measure of housing affordability is whether local rent exceeds HUD-determined Fair Market Rents (FMR) which were established as guidelines for Section 8 voucher holders. HUD does not permit voucher holders to rent apartment units above the FMR because HUD has determined the FMR to be a fair and reasonable price for the geographic area. In figure 17 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising FMR’s are unsurprising and point to the need for more rental housing at multiple price points.

Concord’s median gross rent of $1,749 according to Census data is higher than the FMRs for studio, one-bedroom, and two-bedroom units. Furthermore, the average price of Concord rentals listed recently on Zillow.com (see Table 8) for all bedroom sizes are significantly higher than the FMRs. Therefore, it is clear that much of Concord’s housing stock exceeds what HUD has determined to be a fair price in the local rental market.

Although HUD determines a certain level of rent in an area to be fair, FMR’s do not take into account household income, so even an apartment at the FMR is not necessarily affordable to people at all levels of income. As stated in the previous section, a significant number of Concord households have incomes at or below 80% of AMI. As this document will discuss below, income is a major determinant of housing affordability. It is important to consider whether Concord’s housing stock meets the needs of its households at all income levels.
Current M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions if less than 10% of a community’s housing is included on the SHI.

A municipality’s SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Concord reached the 10% threshold in 2011. Of the 6,852 units of total year-round housing units in the town (from the 2010 Census), there are 718, or 10.48% that are counted as ‘affordable’ on the State’s Subsidized Housing Inventory. Concord has made significant progress in recent years in the production of affordable housing. A look at the history of Concord’s SHI shows that there was a big jump in the number of units on the SHI in the early 2000’s, with the construction of Warner Woods and Fairhaven Gardens. There was another big jump between 2010 and 2011 with the construction of Concord Mews. Since then, the number of affordable units in Concord has plateaued and has only inched up by a small number in each of the past few years. Consequently, Concord’s SHI percentage has remained virtually unchanged in recent years.

Table 11: History of Concord’s SHI

<table>
<thead>
<tr>
<th>Year</th>
<th># of Affordable Units</th>
<th>SHI %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>177</td>
<td>2.90%</td>
</tr>
<tr>
<td>2004</td>
<td>300</td>
<td>4.90%</td>
</tr>
<tr>
<td>2010</td>
<td>363</td>
<td>6.10%</td>
</tr>
<tr>
<td>2011</td>
<td>701</td>
<td>10.23%</td>
</tr>
<tr>
<td>2012</td>
<td>621</td>
<td>9.06%</td>
</tr>
<tr>
<td>2013</td>
<td>707</td>
<td>10.32%</td>
</tr>
<tr>
<td>2014</td>
<td>710</td>
<td>10.36%</td>
</tr>
<tr>
<td>2015</td>
<td>718</td>
<td>10.48%</td>
</tr>
</tbody>
</table>

Source: DHCD
Compared to other regional municipalities, Concord’s SHI percentage is on the higher end of the spectrum.

However, due to state eligibility policies under M.G.L. 40B, the actual number of affordable units in Concord or any community is much lower than the inventory indicates since 100% of affordable ownership units are included on the SHI, and all units (regardless of the cost of rent) in rental developments are counted as long as a minimum of 20% of units are affordable at 50% or below AMI or 25% of units are affordable at 80% or below. As the chart below demonstrates, family rental units comprise the vast majority of Concord’s SHI, but many of those units are not affordable to households at lower income levels.

In reality, only 201 of the 558 family rental units counted on the SHI are actually affordable to households at or below 80% of the AMI. The remaining 357 family rental units are market rate, but they are counted on the SHI simply because they are rental units developed under a Comprehensive Permit.
Concord currently has a total of 292 restricted units on its SHI that are affordable to households at 80% AMI or below and an additional 70 units that are affordable to households at 50% AMI or below, 34 of which are managed by the MA Department of Developmental Services (DSS) for people with disabilities. Therefore, there are a total of 362 units out of the 718 units on Concord’s SHI that are affordable to low income households. There are 2 additional rental units in Concord that are not on the SHI, but are restricted to families at 80% AMI or below. This 364 total units is not nearly enough for the 1,271 households eligible for restricted units. These numbers exhibit that there must be a significant number of low income households who are paying more for their housing than they can actually afford. These households are considered cost burdened.

**Housing Cost Burden**

Another method to determine whether housing is affordable to a community’s population is to evaluate households’ ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be ‘housing cost burdened’, and those that spend more than 50% are considered to be severely cost burdened.

According to housing.ma, areas where more than 30% of households are cost-burdened face an affordable housing shortage. Housing.ma reports that a total of 31% or approximately 2,033 households in Concord are cost burdened, and 14% or 902 households, are severely cost-burdened. Notably, the rate of cost burden is significantly higher among renters than owners: 43% versus 29%.

**Cost Burden by Type**

Cost burden does not impact all Concord households equally. It is important to note which household types (elderly, small related, large related, etc.) and income categories (low, very-low, and extremely-low) are most cost burdened. Though significant portions of each group are cost burdened, elderly non-family households experience the highest rates of cost burden.

<table>
<thead>
<tr>
<th>Table 12: Cost Burden by Household Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Cost Burdened</td>
</tr>
<tr>
<td>Elderly (1-2 Members)</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

Source: housing.ma

Housing.ma also reports that cost burden occurs at a much higher rate among lower income households than higher income households. The vast majority of households below 50% of AMI in Concord are cost-burdened. A total of 76% of households below 80% of AMI are cost-burdened.
Affordability Gap

The large percentage of low income households in Concord who are cost-burdened indicates that there is a gap between the number of households at or below 80% of AMI and the number of housing units affordable to households at this income level.

Ownership

A four-person household earning at or below 80% AMI ($69,700) could afford to purchase a home that costs less than $213,000, using the DHCD affordability calculator and assuming a 5% down payment and an interest rate of 4.1%. Multiple Listing Service (MLS) data shows that no condos or single family homes were sold in Concord for $213,000 or less during the twelve month period August 2014 through August 2015.³ Zillow.com shows that there is currently (as of 9/10/15) only one property on the market in Concord that is under $300,000 – a two-bedroom condo for $287,000 (still an unaffordable price for a low-income family). Furthermore, the DHCD affordability calculator shows that Concord’s 2014 median sale price of $775,000⁴ for all homes sold requires an annual income of $220,694, over $85,000 higher than Concord’s median household income of $134,705. Of note and some concern is that the median sales price increased to $843,750 for all homes sold between January and September 2015 and the median sales price for single-family sales in the same period was $887,000.

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³ Mike Hunter, William Raveis Real Estate, 12 month MLS Statistics Report, provided 8/24/15
⁴ The Warren Group
For rentals, a 4 person household earning 80% of AMI ($69,700) could afford $1,742 per month in rent if all of the utility costs for the apartment were included, or approximately $1,311 per month in rent if utilities were not included.\(^5\) Zillow rental listings (see Table 8 earlier in this document) demonstrate that the median two-bedroom rental in Concord costs $2,500, and all of the two-bedroom rentals were listed for over $2,000. There is a gap of several hundred dollars between what a low-income household can afford for rent and the actual average monthly cost to rent an apartment in Concord.

The gap between the actual cost of housing units in Concord that are available to buy or rent and the housing cost that would be affordable to low-income families is substantial. This affordability gap indicates a clear need for more rental and homeownership units that would be affordable for households earning 80% or less of AMI.

\(^5\) Author’s calculations assume rent is affordable when no more than 30% of gross income is spent on rental costs. The Concord Housing Authority Utility Allowance chart was used to calculate the affordable rent with no utilities included.


**Wages Needed to Afford Fair Market Rent in Massachusetts**

The report, Out of Reach 2015, issued by the National Low Income Housing Coalition, clearly illustrates the disconnect between what renters generally earn in Massachusetts, what they can afford to pay for rent, and the Fair Market Rent (FMR) in Massachusetts. (In Concord, where rents exceed the FMR, the gap is even more stark.)

Mean Renter Wage in MA: $18.20/hour  
A full-time worker earning mean renter wage can afford: $946/month

Mean Renter Wage in the Boston Metro Area: $21.91/hour  
A full-time worker earning mean renter wage can afford: $1,139/month

Wage necessary to pay the 2-bedroom FMR in MA: $24.64/hour  
FMR for 2-bedroom apartment in MA: $1,281/month

A renter household with the mean wage Boston Metro Area wage would need to work 95 hours per week, 52 weeks per year to afford Concord’s median rent for a 2-bedroom apartment of $2,500 or 63 hours per week, 52 weeks per year to afford Concord’s median rent for a 1-bedroom of $1,850.

Source: National Low Income Housing Coalition, “Out of Reach 2015: Massachusetts.”  

Note: “Boston Metro Area” is an abbreviated name referring to the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, as established by the US Department of Housing and Urban Development (HUD).

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**Housing Need by Concord Residents**

If Concord can demonstrate the associated need and the absence of any disparate impacts in an Affirmative Fair Housing Marketing Plan, DHCD allows up to 70% of affordable units in a development to be set aside as ‘local’ or community preference units.

Every new housing development creates an Affirmative Fair Housing Marketing Plan (AFHMP) in accordance with the AFHMP guidelines issued by DHCD, most recently in May 2013. Under no circumstance would the local selection preferences disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. Each AFHMP demonstrates what efforts will be taken to prevent a disparate impact or discriminatory effect and must be approved by the Subsidizing Agency.

The affordability gap analysis above and the information below is intended to demonstrate the need for housing by Concord residents, defined in accordance with AFHMP requirements as:
1. Current residents: a household in which one or more members is living in the city or town at the time of application.
2. Municipal Employees: Employees of the municipality, such as teachers, custodians, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in the municipality.
4. Households with children attending the locality’s schools, such as METCO students.

The Town of Concord would like to have employees live closer to Town (or in Town) so that they can know the community better and provide consistent service levels and better responses to emergency situations. The further Town employees are required to travel due to housing costs, the greater the problem in providing a high level of service to residents, particularly during inclement weather conditions or emergency situations. Additional benefits to the community and employees include reductions in travel time, congestion, and potential improvement in air quality.

There are many people who work for Concord businesses who would qualify for low-income housing. According to 2014 data from the Massachusetts Department of Labor and Workforce data, there are 947 establishments, covering all industries, listed in Concord, MA reporting an average monthly employment of 11,835 employees. The average weekly wage of these employees is $1,307, yielding an annual income of $67,912 which is less than the current HUD 80% AMI for a family of four.\(^6\)

Further insight into the need for affordable housing for those who live and/or work in Concord is provided by waitlist data from the Concord Housing Authority (CHA). All of the following numbers are for households who have a local preference — that is, they live or work in Concord. There are currently 21 households on the waiting list for State elderly/disabled housing, 13 households on the waiting list for State family public housing, and 20 households on the waiting list for Federal public housing. There are also 156 households with Concord local preference on the waitlist for a Section 8 voucher.

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Although the numbers of households on the waiting lists for public housing in Concord may not appear to be very large, the wait times are extremely long in many cases so the people on the waiting lists remain year after year. The CHA reports that most of the waiting lists for both State and Federal public housing, and for both age restricted and non-age restricted housing, is 2 to 4 years. The only exceptions are for veterans or for those seeking a 3-bedroom unit. Veterans wait for housing for about 6 to 12 months. There is a limited demand for 3-bedroom public housing units and nearly adequate supply, so wait times for 3-bedroom units are relatively short. Lastly, the wait for Concord residents to receive a Section 8 voucher is over 5 years.

Many factors, including the high cost of housing in Concord, the significant number of people who live and work in Concord who earn less than 80% of AMI, the high rate of housing cost burden among low-income households in Concord, and all of the other issues explained above provide justification for Concord to request a community preference for its residents and for people who work in the town whenever new affordable housing units are built.

**Need for Assisted Living Facilities by Concord Residents**

The section above indicates a clear need for more affordable housing in general in Concord, but there is also a particular need for affordable assisted living facilities in Concord. Several factors discussed earlier in this document point to a growing need for affordable assisted living facilities for Concord’s elderly population:

- The fastest growing segment of the population in Concord is people age 65 and older. Within that population, the segment of those 75 and older is growing the most rapidly (see Table 1).
• People age 65 and older are the segment of the population most likely to have a disability that would require the services provided by assisted living facilities (see Table 5). 30% of Concord residents over 65 currently have a disability.
• Residents over 65 have the lowest incomes among all age groups in Concord (see Figure 7), and therefore are likely to have trouble affording the high expense of assisted living.
• Elderly, non-family households are the most likely in Concord to be rent-burdened (see Table 11) – another indication of the need for more affordable housing targeted to this population.

Market research conducted when considering the development of Junction Village, an affordable assisted living facility currently being planned in Concord, reported the following:

• There are only a few other assisted living facilities in the area. The existing facilities include just 21 units of affordable assisted living units. Those units currently have 100% occupancy.
• The Concord Housing Authority as well as the housing authorities in Maynard and Sudbury all report full occupancy of their elderly/disabled units with wait times of 1-5 years for an opening.
• Concord Park, an assisted living community, offers 18 affordable units at varying levels - 11 low income (up to 30% AMI), 4 Moderate (up to 80% AMI) and 3 Upper Moderate (up to 100% AMI). More than half of the current residents had a Concord connection upon initial leasing.
• Other senior housing facilities, Newbury Court in Concord and The Commons in Lincoln, also report very high occupancy and a waitlist at the Commons for the limited number of affordable units there.
• Analysis shows very solid demand for units being developed at Junction Village.

All of the above information points to a need for affordable assisted living units. The market rate prices of assisted living facilities are clearly not affordable to low-income households. Consumers in Massachusetts generally pay between $3,500 and $7,500 for traditional assisted living care and between $5,500 and $9,000 per month for Alzheimer’s and Dementia Care. Most people pay for the cost of assisted living with social security and pension income combined with savings or the proceeds from a home sale. However, lower-income individuals and households will likely not have these resources. Financial assistance programs, including Group Adult Foster Care (GAFC), Senior Care Option (SCO), the Program for All Inclusive Care of the Elderly (Pace), and Section 8 subsidies may be available to assist with costs, but not all facilities participate in these programs. Statistics from the Massachusetts Executive Office of Elder Affairs show that only 12% of Assisted Living residents in Massachusetts are enrolled in these financial assistance programs.

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7 Market Research Report from LDS Consulting Group, 7/23/15
8 Concord Park Website, “Everything You Want to Know About Assisted Living Costs.”
Chapter 2: Development Constraints & Limitations

Although the need for more affordable housing in Concord is clear, residential development is influenced by various factors pertaining to the natural and built environments; regulatory and municipal barriers; capacity limitations; and the broader planning context. This section provides an overview of Concord’s residential development environment and some of the local obstacles to the creation of affordable housing.

Natural & Physical Constraints

Land Availability

One of the major constraints in developing additional affordable housing in Concord is the high cost of land in a town where 38% of the land is permanently protected open space and 27% of the land is wetland and floodplain (some of which is also permanently protected).

Approximately 45% of the town is already developed with a mix of residential and commercial uses.

The sections below are excerpted from other planning documents and detail the land area within Concord’s boundaries which is not available for development due to current land use, environmental constraints, protected open space, and public ownership.

Environmental Constraints

Concord’s 2015 Open Space and Recreation Plan considers excessive development to be their first priority for attention influencing open space and recreation planning. This plan notes that the development impact is mainly in the form of new houses rather than new subdivisions. Chronic flooding in flood-prone areas is also noted to be a normal occurrence, and is a serious consideration in locating and designing potential new developments. Specific environmental elements which impact housing development include:

Soils

Concord has a rich mosaic of soils on its surface including several dozen named types. Extensive areas of wet soils are present. Hydric soils and soils with seasonally high water tables, including some with a restrictive hard layer, have been used for pastureland or conservation. Most hydric

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9 This section on environmental constraints is excerpted from the Town’s 2015 Open Space and Recreation Plan. The information has been summarized for the purposes of this document. More detailed information on each section is available in the 2015 Open Space and Recreation Plan.
Soils in Town are mucks and most soils with seasonal high water tables are loamy sand or fine sandy loam. Seasonal high-water-table soils with a restrictive layer present are overwhelmingly fine sandy loams.

In contrast, well-drained soils are especially appropriate for cultivation and for supporting development such as buildings and roads. From agricultural and septic system perspectives, some local spots have excessively drained soils. From the perspectives of building construction and successful septic systems, soils range from severely unfavorable to favorable. Several areas have only a thin covering of soil over bedrock.

**Streams, Rivers, and Floodplain**

In addition to the three rivers, Concord has many streams or brooks including Elm, Mill, Jennie, Dugan, Nashoba, Spencer, Second Division and Saw Mill, plus other, smaller brooks. A considerable area of Concord is subject to statistical 1% annual change flood events, or “100 year flood events.” In the early 1990’s stretches of the Sudbury, Assabet, and Concord rivers were designated by the U.S. Congress, with State and local collaboration, as a Wild and Scenic River. This provides some limits on alterations in, and development near, these rivers which are “outstanding resource waters.” In the late 1990’s, the State passed a Rivers Protection Act which protects land against development and certain other activities within 200 feet of perennially flowing streams and rivers.

**Rare Species and Habitat**

Concord has the highest density of documented rare-species records (ca. 2 per square mile) of any town between Plymouth and the Sturbridge area. The two main reasons for this situation are the confluence of the three rivers, plus the abundance of early observers studying plants and animals here from the mid-19th to the end of the 20th century. The Town has 53 state-listed species of conservation interest according to the Natural Heritage Endangered Species Program (NHESP). Fourteen of these are threatened species, and all of the birds on this list are federally protected species under the Migratory Bird Act. Twenty-six of these species have been observed in the past 25 years, and are thus included in Massachusetts Natural Heritage project review. Rapidly spreading development and increases in traffic volume are considered to threaten these habitats and existing wildlife movement corridors.

**Working Farms**

Concord has approximately 1,590 acres of active working farmland, of which approximately 683 acres are enrolled in Chapter 61A, thereby restricting development and providing the Town with a right of first refusal. Approximately 331.59 acres of the land enrolled in Chapter 61A have permanent conservation restrictions.

Concord’s agricultural resources are an important component of the Town’s historic rural character as well as a resource that provides local food to the community and beyond. The Concord
Agricultural Committee reports 19 active farms located in Concord. The farms grow a variety of produce, including vegetables, fruit, herbs, flowers, Christmas trees, meat products, eggs, wool, and honey. In addition, the State Department of Corrections also runs a farm at their MCI Concord facility.

**Municipal Infrastructure**

**Water**

Concord’s water system was established in 1872. The system consists of six groundwater supply wells and one surface water supply (Nagog Pond, located in the Town of Acton), pumping stations, two storage reservoirs with 7.5 million gallon capacity, and approximately 121 miles of water main serving approximately 95% of Concord residents, as well as a small population in Carlisle and Acton. The remaining 5% of residents are served by individual wells; these residences are located at the borders of the Town.

Concord utilizes four pipe systems to serve its residents. A stormwater pipe system rapidly carries rainwater and snowmelt from streets and parking lots with stormwater drains to a nearby river, brook or wetland; a clean water pipe delivers drinking water to people’s homes; a wastewater pipe that ends abruptly in an on-site septic tank with leach field; or a fourth pipe may transport wastewater through the sewer system to the wastewater treatment facility next to Great Meadows. The Town’s stormwater system runs independently, whereas the clean-water supply runs into both septic and sewer/wastewater treatment systems.

Depending on the season, all available water-supply production facilities may be called upon to satisfy system demands that fluctuate from 2 million gallons per day in the winter to over 5 million gallons per day in the summer.10

**Sewer/Septic**

Concord’s sewer system was originally established in 1900. The system includes a 1.2 million gallon-per-day centralized wastewater treatment facility, two sewer pumping stations, six sewer lift stations, and approximately 33 miles of sewer collection system. The system currently serves 1,692 customers or approximately 35% of the Town. The sewer lines serve the more densely developed areas of West Concord Village, Thoreau Depot Area, Concord Center and their immediate surrounding residential neighborhoods. In addition, sewer lines are located under portions of Bedford Street, Elm Street, Main Street, and Thoreau Street, Lexington Road, Commonwealth Ave, Laws Brook Road, Old Road to Nine Acre Corner (locally known as “ORNAC”) and other local roads.

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10 The information on water constraints is excerpted from the Town’s Open Space and Recreation Plan with additional information provided by the Concord Department of Public Works and the Department of Planning and Land Management, August 2015.
A 20-year Comprehensive Wastewater Management Plan was accepted at the 2003 Annual Town Meeting and Phase 1 received funding approval at the 2004 Annual Town Meeting/ special town election. Construction of these new sewer service areas, primarily identified in the vicinity of Bedford/Old Bedford Road (East Concord) and in the Cousins Park neighborhood (West Concord) was completed in 2007.

Due to capacity constraints identified within the existing wastewater treatment plant (WWTP), an integrated wastewater capacity and planning initiative was undertaken. This initiative culminated in a report entitled "The Status of Municipal Wastewater Treatment in Concord, Massachusetts" (December 2007), which concluded that there was insufficient treatment capacity available within the existing WWTP to accommodate future development or redevelopment within the existing sewer area. The Wastewater Task Force was formed in 2008 to address the findings of this report and how the Town should proceed. The Task Force determined that the Town needed to increase its municipal sewer capacity from 320,000 to 598,000 gallons per day to meet existing needs and anticipated development, respectively, over the next 20 years.

With this in mind, the Task Force developed a plan to allow for the use of the remaining capacity, with a provision that new users will provide funding required to expand Concord’s facilities when needed. The Town is now considering a holistic water treatment system that will be funded through increased sewer improvement fees from new development. As an interim measure, the Sewer Commissioners have also adopted stringent regulations for extending and expanding sewer service but will consider exceptions to their regulations when affordable housing is a component of the development.

Transportation

Concord’s transportation network includes State-numbered routes (2, 117, and 62), major roads (Lowell Road, Elm Street, Cambridge Turnpike, and Lexington Road), and multiple minor roads. Concord’s road network does not present severe constraints, as the roads are well maintained with adequate levels of service at most times of the day, with the exception of typical peak commuting times. The main exception to this analysis is Route 2, which experiences severe congestion during peak commuting times. The State is reconstructing Route 2 at Crosby’s Corner (anticipated completion is 2016) while eliminating existing curb cuts and improving signalization, which are expected to improve traffic flow and safety as well as enhance its rural character and improve pedestrian, wildlife, and bicycle crossings. However, the State has put redesign of the Route 2 Rotary on hold as of 2013.

In addition, the transportation network includes two stops along the MBTA Commuter Rail, Fitchburg line with train stations in Concord Center and West Concord. According to the 2005 Comprehensive Long Range Plan, ridership on the Fitchburg commuter line has been virtually unchanged between FY2001-FY2005, with a daily boarding count of approximately 9,000. The Comprehensive Long Range Plan identified a lack of parking as the main challenge to
Concord Housing Production Plan, 3/23/2016

commuter rail usage and presented multiple recommendations for parking improvements that enhance utilization of existing parking spaces. In addition, the Plan recommended that the MBTA provide more reverse commute options as well as shuttle services and creation of a regional commuter station with access from I-495 and Route 2.

Concord boasts many paths and recreational trails that serve pedestrians, bicyclists, horseback riders, cross-country skiers, etc. and provide alternatives to automobiles. These paths/trails include the Reformatory Branch Trail which connects to the Minuteman Bike Path, the Emerson/Thoreau Amble, the National Park Service Trail, and the soon to be constructed Bruce Freeman Rail Trail.

**Schools**

Concord is served by both the Concord Public Schools for Kindergarten through Eighth Grade and the Concord-Carlisle Regional School District for all High School grades. While the High School enrolls students in both Carlisle and Concord, each community has its own separate elementary and middle school programs. Concord’s three elementary schools serve grades K through five, and two middle schools (Sanborn and Peabody) serves grades six through eight. A new Concord-Carlisle High School opened in 2015 on the site of the former high school in Concord.

The quality of Concord’s schools is considered quite high. According to the Massachusetts Comprehensive Assessment System (MCAS) scores, Concord elementary schools rank 16th out of 361, the middle school ranks 16th out of 267, and the high school ranks 15th out of 238. Boston Magazine ranked the Concord-Carlisle Regional High School 15th out of 173 school Greater Boston high schools in its “Best Schools in Boston 2014,” which analyzes enrollment, class size, graduation rate, percent of students attending college per pupil expenditure, student-teacher ratio, and test scores.

Concord’s highly ranked schools are one of the many factors that make Concord a desirable place to live and contribute to the increasing enrollment at its schools, as discussed earlier in this plan. However, the enrollment projected by the town does not correspond to population projections for school age children so it is unclear how school capacity will affect housing development.

**Regulatory Constraints**

**Residential Zoning**

In Massachusetts, local zoning regulations play a critical role in guiding the location and type of development by encouraging wanted development and discouraging unwanted development.

Concord adopted its first zoning bylaw in March 1928 which included four districts: industrial, business, general residence, and single residence.

Over the past 82 years, the Town has adopted many amendments to this zoning bylaw. The bylaw now includes 28 districts under seven major classes: residential, commercial, medical-professional, industrial, conservancy, by-pass, and personal wireless communications facilities.

The residential class includes four districts, which require varying lot sizes from 80,000 sq. ft. to 10,000 sq. ft.: residence AA, A, B, and C. Residence AA is located in the northwest and southeast portions of Town and primarily consists of agricultural lands and large-lot single-family subdivisions. The minimum lot area in this district is 80,000 s.f. Out of a total of 1,517 lots in this zoning district, 36% (514 lots) do not meet minimum lot area requirements. The only residential uses allowed by-right in this district are single-family dwellings.

Residence A provides a gradual step in density between AA and B and primarily surrounds the more dense B and C zones in the central spine of the Town. In addition, A is located in three isolated areas in the southern part of Concord. Residence A allows a minimum lot area of 40,000 s.f. Out of a total of 1,439 lots in this zoning district, 34% (493 lots) do not meet minimum lot area requirements. Single-family dwellings are the only type of residential use allowed by-right in this district.

Residence B is located closer to Concord’s dense central spine (Route 62, or Main Street). This district allows a minimum lot area of 20,000 s.f. Approximately 16% (296) of the lots in this district (1,909) do not meet the minimum lot area. Again, single-family dwellings are the only type of residential use allowed by-right in this district.

The final residence district is C. This district allows a minimum lot area of 10,000 s.f. Out of a total of 1,492 lots in this zoning district, 26% (394) do not meet the minimum lot area. Single-family dwellings are once again the only use allowed by-right in this district.

Out of the non-residential districts, the business and medical-professional districts also allow single-family dwellings by-right. In addition, the business and limited business districts (except for #4) allow combined business/residence uses by right. This use allows multi-family housing when combined in the same building with commercial uses. It also requires that at least 20% of the dwelling units be affordable. In the past ten years, two developments that combined industrial/business/residence have completed the special permit process: Concord Commons and Brookside Square. Concord Commons was constructed in 2006 and is a 56 unit residential development, three of which are affordable to households with 80% of the area median income (AMI). Brookside Square, nearing completion in West Concord, will have commercial space on the ground floor with 74 residential units above, 8 of which will be affordable at 80% AMI.

13 Source: Department of Planning and Land Management, June 2010.
14 Ibid.
One exception is made for the conversion of single-family homes that have a minimum lot size of 10,000 s.f.; these homes can add an additional dwelling unit within the home by special permit. However, the special permit for this accessory unit expires upon sale or transfer of equity interest in the property to another owner. The special permit for conversion to a two-family does not appear to expire upon transfer of ownership. In the past five years, 16 special permits for such conversions have been approved.15

Concord’s zoning bylaw also allows Residential Cluster Development by special permit in all of the residential and business districts, through Section 9 of the bylaw. The Residential Cluster Development provision allows for more compact development of single-family dwellings on larger tracts of land. It also allows for greater density and reduction in open space requirements in return for donating a lot(s) to the Town for affordable housing. However, no units of affordable housing have been created through Residential Cluster Development in Concord in the past five years.

Concord’s zoning bylaw provides some flexibility for Planned Residential Development (PRD). Twenty-five PRD’s have been permitted and built since 1976, including a total of 358 dwelling units. The zoning bylaw was amended in 1987 to require affordable housing units, and there are currently 78 affordable PRD units. 56 of these units are listed on the SHI and are affordable to households at 80% or less of AMI. The other 16 units do not qualify for the SHI, but are affordable to households at slightly higher than 80% AMI, usually 100% to 140% AMI.

15 Ibid.
Chapter 3: Existing Local Resources & Capacity

The Town of Concord has a number of local resources that assist with the creation of affordable housing in Concord, including two non-profit organizations and the Concord Housing Authority in addition to the Community Preservation Act, private developers, West Metro HOME Consortium, zoning tools, the Concord Department of Planning and Land Management, and a variety of plans and strategies.

Concord Housing Foundation (CHF)

The Concord Housing Foundation (CHF) was formed as a fundraising arm for The Concord Housing Trust. In 2001 the CHF raised more than $250,000 which was used to write down the construction costs at Elm Brook and made two of the units more affordable. The Concord Housing Foundation also assisted the Concord Housing Trust with the Walden Street development project in 2005. The Foundation continues today as a valuable fundraising, education, and outreach organization.

Concord Housing Development Corporation (CHDC)

The Concord Housing Development Corporation (CHDC) was formed through special legislation in 2007 as a 501(c)(3) organization devoted to creating, fostering, supporting and preserving affordable housing in Concord, as a successor entity to the Concord Housing Trust. Board members of this Corporation are volunteers and residents of Concord appointed by the Board of Selectmen. The CHDC is charged with creating, preserving and maintaining affordable housing in Concord. The CHDC works with Town Boards, Committees, and Departments by collaborating with citizen groups to design affordable housing programs and projects which, to the extent possible, are consistent with the Town’s historic and aesthetic character and preserve its natural resources. The Corporation annually receives Community Preservation Act (CPA) funds for both program development and project funding and may also receive external funding and donations of land.

The CHDC has three primary activities. First, new construction and development: the CHDC completed the Lalli Woods development in 2011, an eight unit condominium development on Elm Street, which contains six deed restricted and two market units. The development of Lalli Woods was a cooperative effort of CPA funding, private donations and charitable contributions. The Junction Village project is another development initiative in the early planning stages, though the CHDC would not be the construction developer, and would convey/lease the property to the
affordable housing developer. The CHDC has CPA funding appropriated for this purpose. Second, the Small Grant Program: The CHDC sponsors a Small Grant Program, which awards up to $5,000 to Income Eligible Concord residents (at or below 100% AMI) to make repairs and alterations to their homes for safety and health reasons. And third, Unit Preservation and Buy-down: the CHDC is uniquely positioned in Concord to preserve existing affordable units by either purchasing those that need renovation, buying units that have an expiring affordable deed restriction, and/or contributing a subsidy for units to bring them down to a more affordable level.

In summary, the CHDC plays an important and unique role in Concord as the organization with the charter and authorization to implement housing policy through development and unit creation.

**Community Preservation Act (CPA)**

At the 2004 Annual Town Meeting, and subsequently at the polls, Concord residents voted to adopt the Community Preservation Act (CPA) with a 1.5% surcharge on all real estate property tax bills. Passage of the CPA has given the Town dedicated affordable housing resources to fund local projects. The CPA requires a community to dedicate 10% of the total funds raised toward community housing projects.

Over the last five years, Concord has had an average of $1.2 million in CPA fund revenues available each year for potential distribution. Since 2006, approximately $3.56 million has been allocated for housing as shown in the chart below. An additional $73,257 has been placed in reserve for future Community Housing Projects.
Established in 1961, the Concord Housing Authority (CHA) is a local municipal agency authorized by the state legislature to develop and manage low income rental housing. Programs are funded by and subject to state and federal laws and regulations, and also provide and receive vital local support. The CHA board is elected by the citizens of Concord and includes one governor's appointee. The CHA owns and manages units for low and moderate-income households, including the elderly, disabled or handicapped, family rental units, and special needs units and administers housing certificates which provides subsidies for people to rent in the private market.

Over the last five years, the Concord Housing Authority has converted a 36 unit congregate facility know as Peter Bulkeley Terrace into 24 one bedroom and studio units. The new, completely renovated space has been extremely successful. As congregate living, the building had remained partially vacant despite a lengthy waiting list. The building is now completely occupied and the CHA is working on Phase II work to add four more units to the building in 2016. This second phase is in the early stages and received funding commitments from HOME, CPA and
DHCD. Additionally, the CHA received CPA funding for the replacement of the roofs at their Emerson Expansion residences.

In 2015, $115,000 HOME federal funds were committed towards a project to improve four CHA housing units on Thoreau Street to renovate kitchens and baths to Americans with Disabilities Act (ADA) standards, and the CHA is working on creating four new units of housing in the unfinished space in Peter Bulkeley.

**Private Developers**

Concord has had success partnering with private developers and individuals to construct affordable housing. For example, one family, who owns a number of rental apartments in Town, works with the Concord Housing Authority (CHA) and continues to accept their Section 8 vouchers for renters. This same development family was responsible for construction of the 80 unit Warner Woods comprehensive permit.

Another property owner worked with a local development team to construct a 25 unit Planned Residential Development as over-55 housing, which will include 3 moderately affordable (150% AMI) units.

**Regional Housing Services Office (RHSO)**

The Regional Housing Services Office (RHSO) is a regional collaboration structured through an Inter-municipal Agreement (IMA) to provide the member towns of Acton, Bedford, Burlington, Concord, Lexington, Sudbury, and Weston with technical assistance with affordable housing matters. Concord was a charter member in 2011 and is now the Lead community, hosting the RHSO Office.

The RHSO provides regional support to individuals searching for or residing in affordable housing, property managers leasing units of affordable housing, and municipal departments and boards. The RHSO website, [www.RHSOhousing.org](http://www.RHSOhousing.org), has information for the above groups including information on resident services, housing inventories and contact information for new opportunities. The RHSO is currently developing a secure portal to share regulatory and other information with the member communities.

The RHSO provides monitoring services, inventory management, HOME Program administration, and local support for community specific initiatives.
West Metro Home Consortium

HOME is a federal housing program administered by the US Department of Housing and Community Development (HUD). HUD distributes funds to groups of adjacent communities who create a local consortium of communities. The West Metro HOME Consortium is administered by the City of Newton and currently has thirteen members: Newton, Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Natick, Needham, Sudbury, Watertown, Waltham, and Wayland.

The Town of Concord joined the Consortium in July 2010, and began receiving HOME funds in federal fiscal year 2011 (beginning 7/1/11). The Town receives an annual allocation of funds for affordable housing projects of approximately $19,000 (calculated by a HUD-determined allocation formula) as well as administrative funds for administering the program, and Concord (as with all Consortium members) has access to pooled HOME funds awarded through an annual RFP process. The allocation amount varies according to HUD formulas. The Consortium also brings the community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance.

Concord has committed $470,000 of HOME funds towards two projects in the last two years ($115k in FY15 and $355k FY16) from Concord's accumulated HOME funds, borrowing HOME funds from Lexington, and successfully petitioning to the competitive pool of funds. One to renovate kitchens and baths to Americans with Disabilities Act (ADA) standards in two units and second, to contribute funds towards the creation of 4 new one-bedroom apartments in unfinished space within Peter Bulkeley Terrace.

Zoning – Planned Residential Development

In general, Concord's zoning creates many barriers to the development of affordable housing. As described above, the predominance of traditional single-family zoning with limited provisions for more compact development, including two-family and multi-family dwellings, creates barriers to developing affordable housing without the use of Chapter 40B.

However, one tool that Concord adopted in May 1976 is working to promote development of multifamily dwellings and affordable housing: Section 10 Planned Residential Development (PRD). Concord’s PRD provisions allow for compact developments with a diversity of dwelling unit types including single-family, two-family, and multi-family buildings of up to eight units on large tracts of land. If affordable housing is provided, the development may receive a bonus of up to two times the basic density. In the past five years, 4 affordable units have been permitted (1 unit at Millstone Concord for households with 80% AMI, and 3 units at Black Birch for households with up to 150% AMI).

In addition, the zoning bylaw provides “special provisions” for PRDs developed by the
Concord Housing Authority, the Town, and other non-profits. If these entities provide up to 75% affordable units in their development then the large tract requirements and other more stringent requirements of the standard PRD are not applicable. The CHDC constructed 6 affordable units (including units for households with 80% AMI and units for households with up to 150% AMI) at Lalli Woods under this provision. A similar provision is available for the conversion of school and other municipal buildings.

Town of Concord Department of Planning and Land Management

The Department of Planning and Land Management is the Town’s gateway for all development proposals. Staff also provides support to the Concord Housing Development Corporation, Natural Resources Commission, Board of Health, Zoning Board of Appeals, Historic District Commissions, Concord Historical Commission, Community Preservation Committee, and the Planning Board.

Plans and Strategies

Concord has invested significant resources, both staff and volunteer, in developing and publishing strategic and important land use plans to help guide development for the future, including the following:

- The 2015 Open Space and Recreation Plan identifies many environmental factors and open space needs.
- The 2010 Housing Production Plan provides a framework for the development of affordable housing, and also lays out potential implementation strategies.
- The 2005 Comprehensive Long Range Plan outlines a long range strategy for development in Concord through the year 2020.
- The 2016 Community Preservation Plan provides guidance on the use of Community Preservation Act funds in Concord and includes a regularly updated summary of the community housing needs, resources, goals, and strategies.
- The 2011 Concord Municipal Energy Use Reduction Plan provides information and recommendations to address energy sustainability, efficiency, and related environmental challenges in municipal properties.
- The 2013 Analysis of Impediments to Fair Housing provides a comprehensive review of Concord’s existing housing programs and practices and provides recommendations for improving access to housing.
Chapter 4: Goals & Strategies

The goals and strategies included in this chapter are aimed primarily at expanding the diversity of housing options in Concord, including affordable housing, housing to support aging in the community, and housing to strengthen the Town’s ability to achieve its other interrelated community goals, including goals for sustainability and economic revitalization of its village centers.

The Town developed the housing goals and strategies described in this chapter through the analysis of housing needs, input from town residents through an online survey and at the October 6, 2015 Community Workshop, guidance from the Town planning staff, and a review of relevant planning documents. Summaries of the online survey and Community Workshop results are included in the appendix.

Summary of Housing Goals

Concord’s affordable housing goals are listed below and explained in more detail to follow.

Goal 1. Support and foster aging in the community through expansion of the range of affordable housing options.

Goal 2. Increase variety of housing options, particularly near village centers.

Goal 3. Encourage creation of affordable rental and ownership housing for households with low-incomes, moderate, and middle-incomes throughout the community.

Goal 4. Encourage the preservation of existing smaller homes and the construction of new smaller homes, especially as permanently affordable homes for low-income families.

Goal 5. Promote and support affordable housing for families including rental and homeownership opportunities.

Goal 6. Foster community outreach and education to develop an inclusive mindset about the need for affordable housing throughout the community.

Goal 7. Continue to nurture and maintain working partnerships with organizations focused on addressing affordable housing needs in Concord and the region.

Goal 8. Continue to support the monitoring and preservation of existing affordable units.
Housing Goals

Goal 1. Support and foster aging in the community through expansion of the range of affordable housing options.

Concord’s population is aging. According to regional population projections, Concord’s residents age 65-years and older is estimated to reach 6,181 residents by 2030, a 74% increase from 3,546 in 2010. Households headed by a person over 60 years old will comprise well over half (59%) of total households by 2030.

In communities like Concord where the dominant stock of housing is single family, it is common for older adults to be over-housed (where individuals live in units larger or more complicated than they are appropriately suited for). A common example of an over-housed older adult is one that has mobility issues but lives in a home requiring use of stairs rather than a barrier-free home. Older adults can also face other challenges in single-family housing situations – such as routine maintenance and upkeep, cost of property taxes, access to services, and transportation.

Workshop and online survey participants emphasized the importance of improving residents’ ability to choose to age in the community, including increasing housing options for older adults to downsize as well as increasing affordable services to enhance housing for older adults. Housing options that can help support aging in the community include co-housing, accessory units, condos and apartments in village centers, and lifestyle housing. However, in regards to the need for lifestyle housing options, note that national surveys indicate that the vast majority of older adults do not, and likely will not, live in identifiable older-adult housing developments but will live in traditional non-age restricted community housing. To support aging in the community, it will be important to further identify the barriers while also considering available housing options including mobility options and public services.

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Goal 2. Increase variety of housing options, particularly near village centers.

Concord’s housing stock is roughly 77% single-family houses, and 79% of the total housing stock is owner occupied. Concord has made great strides, particularly in the past 15 years, to encourage the development of more multi-family units, however many of these units are extremely expensive.

Continuing to increase the variety of housing options, including more affordable options, can help to support aging in community as described in Goal 1, address well-documented affordability issues, and enhance the economic health of village centers. This goal includes expanding the variety of housing options through compact development and rental units, especially context-sensitive multi-family, mixed-use development, and artist live/work space, in compliance with any and all applicable regulations, policies, and guidelines including the Interagency Agreement on Three-Bedroom units found in Appendix B.

This goal also supports the findings of the 2007 Village Center Study and the Concord Village Center Committee questionnaire results that there is a desire to maintain economic stability and diversity of the centers and support housing, particularly on upper floors, in village centers.

Goal 3. Encourage creation of affordable rental and ownership housing for households with low-incomes, moderate, and middle-incomes throughout the community.

There is a significant need for more affordable homes in Concord. With so many of Concord’s existing households struggling to pay housing costs and increasingly expensive sales and rent prices, the need for affordable housing continues to grow. Some key indicators of Concord’s shortage of affordable homes include:

- About 1 of every 5 Concord households has low incomes and roughly 76% of these low-income households are ‘cost burdened’ because they are paying more than 30% of their income toward housing costs.
- More than half of all Concord’s elderly residents who are not living with family are also ‘cost burdened’, and about 43% of all renter households are ‘cost burdened.’
- The average wait for a Concord Housing Authority unit is two to five years.
- A renter household earning the mean Boston Metro Area\textsuperscript{17} renter wage would need to work 63 hours per week for 52 weeks per year to afford Concord’s median rent for a 1-bedroom of $1,850.

\textsuperscript{17} Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area
Concord’s median household income is about 137% of the Boston Area Median Income (137% AMI). At this income, a household could afford to buy a home of up to roughly $455,000. However, the homes currently available and on the market are vastly out of reach even to Concord’s existing households - the median sales price for all homes was $843,750 in 2015 (Jan-Sept) and $887,000 for single family homes in the same period.

Through Concord’s local funding support, including Community Preservation Act funds and federal HOME/CDBG funds, for the creation of homes affordable to households with low incomes (up to 80% AMI) and moderate incomes (100% AMI), along with Concord’s zoning incentives to develop units affordable to middle-income households with up to 150% AMI, Concord has been working to achieve this goal, identified in the Town’s 2010 Housing Production Plan.

Due to the ongoing and well-documented need, this goal is carried over from the 2010 plan to continue Concord’s efforts to increase affordable rental and ownership housing for households with low, moderate, and middle-incomes up to 150% AMI. This will continue to be done with local funding support prioritized to support the creation of low and moderate income units and zoning incentives to create units affordable to households with a mix of incomes up to 150% AMI.

The Town, in fostering the production of more affordable housing units, should establish policies to ensure that affordable housing is scattered throughout the community, rather than concentrated in specific neighborhoods. Scattered-site is widely viewed as the best practice in siting affordable housing and is closely tied to Oscar Newman’s early 1970s Defensible Space theory.

> The persistence of concerns over poverty concentration and quality of life that originally led to the widespread use of scattered-site housing makes it certain that this development model will continue to be of considerable policy interest.18

**Goal 4. Encourage the preservation of existing smaller homes and the construction of new smaller homes, especially as permanently affordable homes for low-income families.**

This goal captures the retention of existing small homes to preserve homes that can be more affordably priced on the market and encourages the construction of new smaller, more energy efficient homes, as affordable homes for low-income households. This goal also addresses the preservation of neighborhood character, quality of life for residents and more sustainable development practices.

One aim of this goal is to help address the issue of “tear-downs” in Concord whereby developers or homebuyers demolish existing small homes and replace them with larger homes (sometimes this is called “mansionization”). This issue and goal is carried over from the 2010 Housing Production Plan.

Plan. Toward this aim, the Town has a zoning restriction that pre-existing nonconforming properties must not exceed 150% of the size of the original structure. However, workshop participants indicated that more needs to be done to address this issue as well as to encourage the new construction of smaller homes.

**Goal 5. Promote and support affordable housing for families including rental and homeownership opportunities.**

As the Town’s population ages with individuals choosing to remain in place rather than put their home on the market, resulting in families with children declining as a percentage of total households, the creation of affordable housing attractive to families – both rental and homeownership – is important. While Concord’s total population is projected to increase about 4%, the population of people under 20 years old is projected to decrease 30% by 2030. This will be a significant shift in demographic characteristics of Concord’s population, affecting the community on a variety of levels.

Concord’s public school system has an excellent reputation and the type of housing stock can accommodate families. However, housing in Concord is extremely expensive making it cost-prohibitive for many low, moderate, and middle-income families to rent or buy a home in the community.

Support for first-time homebuyers, rental assistance for low-income households, and support for health and safety improvements for low-income homeowners could increase affordable housing options and opportunities in Concord for families.

**Goal 6. Foster community outreach and education to develop an inclusive mindset about the need for affordable housing throughout the community.**

The Town can help promote public awareness of affordable housing issues through community outreach and education about local and regional housing needs and a greater understanding of the Town’s role in overcoming fair housing issues through public policy and local initiatives. Not-in-my-back-yard (NIMBY) attitudes around housing for low income households and people with special needs is harmful to the community and creates barriers to meeting local housing needs. An educational campaign focusing on the positive impact that affordable housing has on individuals, families, and the community at large and how affordable housing can support many other community preservation and development goals can help to garner community support for local affordable housing policies and initiatives.
Goal 7. Continue to nurture and maintain working partnerships with organizations focused on addressing affordable housing needs in Concord and the region.

As in the community workshop for the 2010 Housing Production Plan, workshop participants again reinforced the importance of supporting and strengthening local organizations and institutions that provide affordable housing in Concord. It is critical that Concord continues to have strong local infrastructure for meeting its housing needs and is able to respond to housing opportunities in a timely and effective manner. Organizations including the Concord Housing Foundation, Concord Housing Development Corporation, Concord Housing Authority, and the Regional Housing Services Office have vital roles in creating and preserving affordable housing and providing support for low-income households in Concord. The Town will continue to help local organizations and institutions through the allocation of Town staff expertise, local funding, including Community Preservation Act and federal HOME/CDBG funds, and collaboration.

Goal 8. Continue to support the monitoring and preservation of existing affordable units.

The Regional Housing Services Office is the designated entity that is responsible for monitoring existing affordable housing to ensure, where possible, that expiring use restrictions are extended or converted to permanent restrictions and to monitor and provide assistance for resale of ownership units. Sometimes affordable units need an infusion of funds to keep the units affordable – Community Preservation Act (CPA) funds as well as federal CDBG funds are important resources to preserve existing units. For example, with this aim, the Town appropriated CPA funds to the Concord Housing Development Corporation to preserve affordable units at Emerson Annex. This will continue to be an important function to insure that existing affordable units are not converted to market rate units and, thus, removed from the Town’s affordable housing stock and the State Subsidized Housing Inventory. The Town also supported the efforts of the Concord Housing Authority to repair and renovate units at Everett Garden and Thoreau Street, making them more energy efficient and providing improved mobility access through allocation of HOME funds from the WestMetro HOME Consortium.
Housing Strategies

The strategies described in this section provide a roadmap for attaining the Town’s housing goals. The strategies include regulatory strategies as well as local initiatives projects/programs and are organized within these two categories. The strategies were largely derived in consultation with the Town’s Planning Staff. Concord’s housing strategies are explained in detail as follows.

Regulatory Strategies

The Case for Accessory Apartments

Household size has decreased significantly over the last decades. Yet, new homes continue to be built, suggesting that there is increased capacity in the existing housing stock. This has occurred while the value of homes and the resulting tax burden continues to rise. Homeowners are often forced to sell a house that is too big for their needs, especially for fixed income, often older, residents.

Accessory apartments can provide owners the additional income necessary to maintain a home when the structure becomes more than they need or can afford. A household may wish to provide a new self-contained unit within their property to receive additional income, provide social and personal support to a family member, or obtain greater security. Additional units can further have the benefit of additional income for home improvements, such as accessibility and safety improvements to facilitate aging in place.

Accessory units can also provide housing for single, independent workers who will then contribute to the local labor force.


Strategy 1: Strengthen the Accessory Apartment Bylaw

Concord’s zoning bylaw allows owners of single-family homes with a minimum lot size of 10,000 s.f. to add an additional dwelling unit within the home by special permit. However, the special permit for the accessory unit expires upon sale or transfer of equity interest in the property to another owner.

Concord’s accessory apartment provisions could be greatly strengthened to help achieve more diverse housing options and enable older adults to stay in their homes. Accessory apartments can help in a number of ways to support older adults to age in place.

An older homeowner who may not need a full-sized house or may not be able to maintain it – but who wants to keep a relationship with the neighborhood – could sell the home, possibly to a child or other relative, and relocate to a smaller onsite accessory apartment. In another situation, a cost burdened older adult homeowner could supplement his/her income by renting out an accessory apartment. An older adult homeowner could also swap the use of an accessory apartment for the tenant’s assistance with home maintenance or other daily activities, including basic health care.19

The Town should study model accessory apartment bylaws to determine best practices to allow and encourage the creation of accessory apartments which support an older adult’s ability to age in place while protecting neighborhood character and minimizing negative neighborhood impacts.

19 Planning Aging Supportive Communities, 31.

Supports Goals:
1. Aging in community
2. Increase housing options
Strategy 2: Amend Dimensional Provisions for Single-Family Use to Foster Preservation of Smaller Homes & Encourage New Small Homes

The redevelopment of properties consisting of smaller-sized single-family houses being replaced with significantly larger houses is viewed as a problematic issue in Concord that has implications for neighborhood character, historic preservation, and energy use. People often refer to this issue as “mansionization.”

Concord’s current zoning provisions restrict new development on pre-existing nonconforming properties to 150% of the size of the original structure with the aim of encouraging appropriately-scaled new construction of homes on nonconforming properties. The Town has also adopted height restrictions to help control the size and mass of new single-family construction. Many of the workshop participants felt the current restrictions do not go far enough to preserve smaller homes or to encourage new construction of small homes.

In response to these concerns, the Town and citizens have been studying best zoning practices in other Massachusetts communities that encourage the preservation of existing smaller homes and the new construction of smaller homes through dimensional requirements including establishing maximum floor area ratios (FAR), minimum open space, impervious surface, and/or building coverage requirements, as well as height restrictions and building setbacks.

The Town should continue to consider best zoning practices and develop a package of dimensional zoning amendments to help address this issue.

Strategy 3: Establish Neighborhood Conservation Districts

Regarding the issue of tear-downs, the Historic Districts Commission is studying the possibility of the Town adopting one or more Neighborhood Conservation Districts (NCD).

Local jurisdictions are turning to conservation districts in an effort to address neighborhood development concerns — whether mansionization, the proliferation of vacant parcels and parking lots, disinvestment, or commercial encroachment. Through the use of a preservation-based design review process and/or special planning and zoning controls tailored to address specific development concerns, conservation districts offer an alternative mechanism for protecting older, residential neighborhoods that may not qualify for historic district status.20

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The Massachusetts Attorney General has approved NCD bylaws in multiple other Massachusetts towns: Amesbury, Brookline, Ipswich, Lexington, Lincoln, Newton and Wellesley. Amesbury and Lexington adopted their NCDs as amendments to their respective zoning bylaws, and followed the procedures required by the Zoning Act. In addition, these four towns invited the affected property owners to participate in the formation and governance of their NCDs.21

West Concord is one neighborhood that the Historic Districts Commission has discussed for possible consideration of a Neighborhood Conservation District. The Town should continue to consider and study best practices and identify neighborhoods where an NCD may be appropriate toward the aim of minimizing loss of smaller homes.

**Strategy 4: Strengthen Demolition Delay Bylaw**

Also regarding the issue of tear-downs, the Historical Commission will be recommending an amendment to Concord’s existing demolition delay bylaw to lengthen the possible delay from six months to one year and to include all properties constructed over 75 years ago. According to Town Planning staff, many of the smaller homes that are torn down are older homes pre-dating 1940.

**Strategy 5: Encourage redevelopment at Thoreau Street Depot Area and Crosby’s Market Area**

Adopt zoning provisions, such as a 40R Smart Growth Overlay District to encourage the redevelopment of the Thoreau Street Depot Area and adjacent Crosby’s Market Area (as shown on the map of potential affordable housing sites included in the Plan) to allow mixed use, multi-family redevelopment. Zoning provisions should incorporate inclusionary housing requirements for the creation of a mix of both affordable and market-rate housing in future redevelopment projects. The inclusionary housing requirements should include requirements for low, moderate, and middle income units.

**Strategy 6: Consider adoption of Natural Resource Protection Zoning and Allowing Cohousing**

Concord’s Residential Cluster Development provisions, which are by special permit in all of the residential and business districts, have not been effective in producing affordable housing.

The MA Department of Conservation and Recreation has developed an improved model bylaw, called the Natural Resource Protection Zoning (NRPZ) bylaw, which strengthens the

potential open space and natural resource protection of clustering. The recommended bylaw does three key things:

- makes NRPZ developments by-right (and sprawl-type subdivisions by special permit)
- allows five-acre property minimum
- allows sharing of septic systems and aggregate calculations
- provides incentives to create affordable units within the development including density bonuses
- could also allow development of cohousing

Cohousing communities are intentional, collaborative neighborhoods. They provide private homes, typically with smaller footprints and significantly less sprawl than conventional single-family homes, which provide more sustainable design and living. They share common facilities and benefit from neighborhood activities.


The essence of NRPZ combines low underlying densities with compact patterns of development so that significant areas of land are left permanently undeveloped and available for agriculture, forestry, recreation, watershed, carbon sequestration, and wildlife habitat.

The Town should study such flexible zoning bylaws to determine best practices to achieve multiple goals of open space/natural resource protection, affordable housing production, and the development of compact, sustainable homes.

**Shared or Cluster Septic Systems**

Title 5 of the State Environmental Code allows the use of shared systems for upgrades of existing facilities as well as for new construction. The use of shared systems in cluster developments has been encouraged through recent changes to Title 5, promoting conservation design and smart growth principles.

The use of shared systems can be cost-effective in comparison to individual on-site systems when alternative treatment is used in nitrogen sensitive areas. They can also be used in higher density areas where the location of individual leaching areas is impractical. Shared systems are approved by the local Board of Health; however, the approved design must then be submitted to MassDEP for review.

A shared system is a traditional septic system that is used by two or more adjacent properties. With the exception of cluster developments, applicants proposing a shared system for new construction must prove that each lot connecting to the system can support a complying Title 5 system of their own. The 2006 changes to Title 5 remove this requirement for cluster developments that comply with local cluster bylaws adopted under M.G.L. Chap. 40A, Sec 9, or that provide 50% of the site as permanent open space.

The minimum lot size for a property in a cluster development using a shared system does not have to be controlled by the septic system design as the system can be located on its own separate lot. It should be noted that a shared system permitted under Title 5 cannot exceed a design flow of 10,000 GDP. Therefore, for a community of four-bedroom houses, approximately 22 homes can share a system. Up to 30 three-bedroom homes can share a system. If the system is in a nitrogen-sensitive area, a nitrogen aggregation plan may apply.

Local Initiative Strategies

Strategy 7: Create new units on Concord Housing Authority Property

Create four new units of affordable housing at the Concord Housing Authority’s Peter Bulkeley Terrace property. At the time of this writing (October 2015), the Housing Authority has secured funding commitments and is awaiting construction to begin. Funding includes the allocation of Community Preservation Act and federal HOME funds. The project will create four new one-bedroom apartments in unfinished space within the Bulkeley property.

Supports Goals:
1. Aging in community
2. Increase housing options
3. Create affordable housing
7. Continue partnerships

Strategy 8: Create Affordable Assisted Living Units at Junction Village

On January 28, 2013, the Concord Housing Development Corporation (CHDC), a nonprofit organization with the charge to promote affordable housing opportunities throughout the Town of Concord, took title to a 12.8 acre parcel of land located off of Winthrop Street bordered by the Massachusetts Correctional Institute at Concord to the north and the Assabet River to the east. This parcel was conveyed by the Commonwealth of Massachusetts to the CHDC with the condition that it be used solely for open space and affordable housing under legislation of Chapter 117 of the Acts of 2010, and further specified in the deed, recorded at book 61102, page 485.

The parcel has been identified in a number of Town plans as a site for affordable housing including the 2010 Housing Production Plan and the West Concord portion of the Village Center Study. The parcel is currently zoned Industrial Park A; therefore, the developer will need to apply for a comprehensive permit from the Concord Zoning Board of Appeals (ZBA) or have the parcel re-zoned. The site may also accommodate recreation in the open space, and there is initial talk of a group home as well.

The CHDC solicited expressions of interest from developers in 2013, and received wide interest from 9 experienced developers for a variety of proposals including home ownership, family rental, and assisted living. The proposal accepted by the CHDC and endorsed by the Select Board and community as of fall 2015 is for 83 units of assisted living developed by the Grantham Group. The current proposed unit break down of the 83 units is shown below.

<table>
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<th>Income Limit</th>
<th># Bedrooms</th>
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<td>Studio</td>
<td>14</td>
<td>$2,300</td>
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<tr>
<td>60% of AMI</td>
<td>One</td>
<td>3</td>
<td>$3,284</td>
</tr>
</tbody>
</table>

Supports Goals:
1. Aging in community
2. Increase housing options
3. Create affordable housing
7. Continue partnerships
In total, fifty percent of residents will have incomes below sixty percent of the area median income, or 43 units. It is the Project Sponsor’s experience (based upon its involvement in four (4) similar projects) that it is more likely than not at least twenty percent (20%) of these units will be occupied by residents who are classified as having incomes below thirty percent (30%) of area median income, or 17 units. The majority of the 30% of income residents will most likely be eligible for assistance through the Group Adult Foster Care Program (“GAFC”). To be eligible for GAFC, individuals’ income needs to be at poverty level, approximately $14,340 a year, and have assets of $2,000 or less. This is significantly less than 30% of AMI for one person households in the Boston-Cambridge-Quincy PMSA, $20,700. The remaining 40 units will be occupied by households earning at or below 150% of AMI paying an average of $4,700 per month.

In the summer of 2015, the CHDC received the Select Board’s support with moving forward in planning for this assisted living facility, citing the following benefits:

- Lower per SHI unit cost than most of the units that Concord has subsidized
- Delivers more than the 9-27 SHI units Concord needs to maintain 10% after 2020
- Less municipal impact than alternative scenarios.

The project expects funding from the State Affordable Housing Trust Fund and Federal Low Income Housing Tax Credits and a local contribution from Community Preservation Committee.

**Strategy 9: Create New Units at Concord Housing Authority Everett Garden Site**

Work with the Executive Director and members of the Concord Housing Authority to study the existing sites owned and operated by the Concord Housing Authority at Everett Garden for potential expansion of existing affordable housing options.

**Strategy 10: Establish a Buy-Down Program**

Buy-down programs are one method to convert existing housing units to permanently affordable housing units for low, moderate, or middle-income homebuyers or as rental units. Existing housing units, including market-rate single-family houses, townhouses, and condominiums, can provide an opportunity for income-qualifying homebuyers to purchase a home with local funding assistance to make the unit permanently affordable.

Buy-down programs have been implemented by multiple Massachusetts communities and can provide affordable homeownership or rental opportunities while creating permanent affordable units that count on the Subsidized Housing Inventory through the Local Action Unit program of the MA Department of Housing and Community Development.

A buy-down program would involve a public entity (such as a Municipal Affordable Housing Trust), Housing Authority, or local/regional non-profit organization to purchase appropriate
properties, rehabilitate the property as necessary to promote health and safety, and then sell or rent to a qualified household.

CPA funds can be allocated for such a program. If the Town chooses to use the services of a private organization to run such a program, the Town would issue an RFP to select such services under the state’s procurement laws (MGL c.30B). Alternatively, a private organization or the housing authority could apply for CPA funds to establish such a program.

Strategy 11: Continue to Host and Support Membership in the Regional Housing Services Office

The Regional Housing Services Office (RHSO) is a collaboration between the member towns of Acton, Bedford, Burlington, Concord, Lexington, Sudbury and Weston. The RHSO was formed in 2011 through an Inter-Municipal Agreement (and amended) assisted by Metropolitan Area Planning Council (MAPC), the regional planning agency for Greater Boston.

The RHSO serves its member towns by assisting with the municipal function of affordable housing, including proactive monitoring, program administration, project development and resident assistance. Because of the RHSO staff’s expertise and the intermittent nature of the affordable housing work, the monitoring, administration, development and assistance is delivered more efficiently and effectively. The Town of Concord is the Lead Community and hosts the RHSO at their office. The RHSO staff is employed by the Town of Concord.

Strategy 12: Continue to Participate in the West Metro HOME Consortium

The HOME Investment Partnerships Program is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households.

The West Metro HOME Consortium includes the following municipalities: Bedford, Belmont, Concord, Framingham, Lexington, Natick, Newton, Needham, Sudbury, and Wayland. Concord joined in 2010 and receives an annual allocation of funds for affordable housing projects of approximately $19,000 including administrative funds. Concord also has access to pooled HOME funds awarded through an annual RFP process. Concord has accessed this pool of funds twice as of the time of this writing for projects at Thoreau Road and Peter Bulkeley.

Concord has funded two projects with HOME funds. The first project has earmarked $115,000 to renovate kitchens and baths to Americans with Disabilities Act (ADA) standards at Concord Housing Authority units. Construction for this project is planned for FY16. The
second project will create four new units at the Peter Bulkeley property with $355,000 of HOME funds, as well as local CPA funds, and funds from DHCD. This project will start in FY16, and complete in FY17.

**Strategy 13: Support Concord Housing Development Corporation to Preserve Existing Affordable Units**

According to the Town’s Planning staff, the Concord Housing Development Corporation is poised to preserve existing affordable units should affordability be at risk. In past years, the CHDC has worked with the Town to set aside CPA funding on a nearly annual basis to assist with preserving existing affordable housing units with older restrictions which allow their resale at well above the current affordable levels. An example are the affordable units at the Emerson Annex, which were developed in the early 1980s with affordable housing restrictions which tied the resale price to the market rate value of the unit. As unit prices in Concord skyrocketed over the last thirty years, these resale prices rose to a point well beyond their intended affordability at 80% AMI. Over the last six years, the CHDC has stepped in twice to assist the Town in maintaining the affordability of these units by paying the difference between the resale price and the current affordable price. The CHDC has also assisted in making renovations when necessary to update units to meet current standards and building code requirements.

**Strategy 14: Foster Outreach and Education About Local and Regional Affordable Housing Needs**

The Town should undertake concerted efforts to provide ongoing outreach and education about local and regional affordable housing needs. Some possible methods for consideration:

- Continue to support and undertake fair housing trainings for property owners and local policy-makers as part of the HOME consortium.
- Host occasional public informational forums about housing needs.
- Continue to prepare an updated Comprehensive Plan.
- Partner with the Concord Housing Foundation to incorporate information about housing needs in the foundation’s newsletter.
- Utilize Town’s social media outlets to communicate information regarding housing needs and benefits.
- Consider issuing a quarterly Planning Department housing brief updating the community on local housing issues including the status of ongoing local initiatives.
## Implementation Schedule & Responsibilities

<table>
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<tr>
<th>#</th>
<th>Housing Strategies</th>
<th>FY2016</th>
<th>FY2017</th>
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<td>Strengthen the Accessory Apartment Bylaw</td>
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<td>Amend Dimensional Provisions for Single-Family Use to Encourage New Small Homes</td>
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<td>Establish Neighborhood Conservation Districts to Foster the Preservation of Existing Smaller Homes</td>
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<td>Encourage redevelopment at Thoreau Street Depot Area and Crosby’s Market Area</td>
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<td>Consider adoption of Natural Resource Protection Zoning, Allowing Cohousing</td>
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<td>Continue to Host and Support Membership in the Regional Housing Services Office</td>
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<td>Continue to Participate in the West Metro HOME Consortium</td>
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<td>Support Concord Housing Development Corporation to Preserve Existing Affordable Units</td>
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<td>Foster Outreach and Education About Local and Regional Affordable Housing Needs</td>
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Appendix A: Concord Housing Profile

Summary of Housing Needs & Demand

**Population & Households (Concord)**
- The population of Concord is 17,668, which increased 4% from 2000 to 2010, a more modest growth than neighboring towns.
- In 2010, the largest age group of Concord’s population was 35-54 year olds (31% of total population).
- Between 2000-2010, population change by age groups was:
  - Under 20 years old decreased by 3% *
  - 20-24 years old decreased by 2% *
  - 25-34 years old decreased by 5% *
  - 35-54 years old decreased by 4% *
  - 55-64 years old decreased by 10% *
  - 65-74 increased by 19% *
  - 75+ increased by 6% *
- Of Concord’s 6,484 households (a household consists of all those occupying one housing unit), 38% have children under 18 years old and 36% have persons over 65 years or older.
- The median age increased from 42.2 years old in 2000 to 46.9 years old in 2010.
- Racial makeup is predominantly white, with 90% of the population; 3.8% of the population is Black, 4.6% is Asian, and the remaining 2.5% are American Indian/Alaska Native/not specified/2 or more races.
- 8% of Concord’s total population and 30% of Concord’s 65+ population reports having one or more disabilities.

**Household Income & Cost of Housing**
- Concord’s median household income in 2013 was $134,705, a 16% increase from 2000, and significantly more than Middlesex County ($82,090) or the state as a whole ($60,806).
- An estimated 20% of Concord households have incomes at or below 80% of AMI.
- 4% of the Concord population is below poverty (annual income below $13,936 for a household of 2), a slight increase from 3.9% in 2000, and lower than Middlesex County (8.1%) and Massachusetts (11.4%).
- The median price of single family homes in Concord in 2014 was $914,000, a 28% increase from $653,500 in 2000. The median price of all homes, including condos, sold in Concord in 2014 was $775,000, a 47% increase from $526,773 in 2000.
- Of the 775 of Concord households who own their homes, 39% are cost-burdened (spending over 30% of their income on housing), while 43% of Concord’s renters are similarly cost-burdened, 99% of the population with incomes at 80% to 99% AMI range (very low income) are cost burdened.
- The median 2BR rent in Concord is currently $2,596 and the Census reports a median gross rent of $1,711, up 18% from 2000.

**Housing Supply**
- Of the 8,652 housing units (2010 Census), 78% are owner occupied and 22% rent occupied.
- The number of owner-occupied units increased by 18% while the number of rental units increased by 347 between 2000 and 2010.
- The Town’s housing stock remains primarily single-family (77% of total housing units), with 9% of units in two to four family buildings, and 14% of units in multi-family buildings with 5 or more units.

**Affordability**
- 10.48% (718 units) of Concord’s total housing stock is counted as affordable on the State’s Subsidized Housing Inventory (SHI) (mehousing.org), which exceeded the State’s minimum affordability goal of 10% in 2011.
- A moderate-income 4-person household earning 80%-100% of the Area Median Income (AMI) between $97,700 and $98,200) could roughly afford a home that costs less than $390,000, and a rent of $2,931. There are 813 Concord households (6.3%) who meet this criteria and there are 3 homes (all condos) currently for sale in Concord under $300,000. There are no rental units at this rent.
- A low-income four-person household (at or below 80% AMI (89,700)) could roughly afford to purchase a home that costs less than $213,000, or to rent a housing unit for $2,300/month. In 2014, 3 homes were sold in Concord for less than $213,600, and there are more currently for sale. The current average price of a two-bedroom rental in Concord is $2,500.
- The 2014 median sale price of $775,000 requires an annual income of $220,000, over $85,000 higher than Concord’s median household income of $134,705.
- Based on the median sale price, Concord’s ownership affordability gap is $475,000 for moderate income households and $562,000 gap for low income households. Based on the median 2BR unit, there is a rental affordability gap of $469 for moderate income households and a $1,207 gap for low income households.

**Affordable Housing Stock**
- There are 718 units listed on the SHI, 50 ownership and 668 rental units. In 2011 there were 701 units, and in 2000 there were 177.
- Most (80%) of the affordable ownership units were built through the State Assistance Program (SAP), 27% Local Assistance Units (LAP) (10).
- 59% of the 668 rental units on the SHI are family rental units. Only 203 of these units are affordable to households earning 80% or less of the AMI, the rest are market-rate units.
- Approximately 1,271 households are eligible for affordable housing, but there are only 564 housing units in Concord restricted for households at or below 80% of AMI.

The Bottom Line: Concord has an aging population with significant increases in the number of people 65+ Concord continues to be a very costly place to live with market rate homeownership and rental housing some of the most expensive in the state of MA. Although Concord now has more than the state-required 8% of housing stock counted on the State SHI, the great majority of the housing stock is out of reach for low-income households and there is a need for more affordable housing, particularly rental housing and housing targeted at the 65+ demographic.

Concord Housing Production Plan

11/10/15
Appendix B: Interagency Three-Bedroom Policy

INTERAGENCY AGREEMENT
Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"); the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.
Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

   (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
   (ii) will render a development unfeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency’s judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.
Appendix C: Concord’s Summary of Workshop & Online Survey Results

Summary of Workshop + Online Survey Results

Prepared by JM Goldson, 10/15/15

Overall Summary of Findings
Using an online survey to gather information and a public forum to generate discussion and ideas, community members provided input on housing needs and priorities to incorporate into the Housing Production Plan update. Across both the survey and the forum, the following issues were priorities for participants:

- **Small Homes**: Preserve existing small homes and encourage the construction of small homes, particularly energy-efficient homes
- **Housing Options**: Increase residents’ ability to age in the community with increased housing options and services to enable older adults to downsize but stay in the community
- **Mixed Price Ranges and Affordable Housing**: Create homes in a mix of price ranges, including affordable homes for families
- **Diverse Housing Options Near Villages**: Develop housing options close to village centers and with convenient access to public transit and shops

With an aging population and a community that is unaffordable for the average household in the region or even to Concord’s existing households, how can Concord both improve the likelihood that residents can age in place while increasing affordable options for young families and professionals? Online survey and community forum results point to opportunities and solutions identified by residents themselves.

A summary of results is described below with more detailed transcriptions available in the appendices.

Online Survey
Working with the Planning Department and Regional Housing Office, planning consultant JM Goldson created an online survey through Survey Monkey that consisted of 14 questions. The Town broadly advertised the survey through the Planning Department website. The survey link was emailed to boards and commissions, publicized in the Concord Journal, on social media, posted on the Town’s website, as well as announced at local meetings. The survey was live from September 17 to October 14, 2015. One hundred and eighty-eight people participated. The purpose of the survey was to enable increased public engagement to further inform the housing needs analysis and help determine policy direction.

**Respondent Characteristics**
Of the 188 survey respondents, 93% (175) live in Concord and the remaining 7% (13) work in Concord. Seventy-one percent of respondents are 50 years old or older and 34% have children under 18 living in Concord. Fifteen percent rent their homes.

Affordability

Nine percent of respondents are extremely or very likely, and an additional 15% are moderately likely, to move out of Concord in the next five years.

OF THOSE WHO ARE EXTREMELY OR VERY LIKELY TO MOVE, 86% CITED THE HIGH COST OF LIVING AS THE MOST RELEVANT FACTOR, AND 40% CITED THEIR DESIRE FOR A SMALLER HOME AS THE MOST RELEVANT FACTOR.

Of the 20 respondents who said buying a home in Concord is moderately, slightly or not likely for them in the next 10 years, 70% cited the lack of homes in their price range as an influencing factor and 40% cited the location of homes in their price range as a factor. Lastly, 35% cited the quality of homes in their price range as a factor.

Community Priorities

Sixty-seven percent of respondents indicated that it is extremely or very important for them to stay in Concord as they age. Twenty-five of 100 respondents wrote in responses and these revolved around two main issues: high tax rates, and a lack of diversity of affordable housing types like apartments, townhouses and small single families to rent or purchase.

Respondents were given factors to choose that would enhance their ability to age in the community, ranging from the availability of “lifestyle housing” to increased transit options to expanded home-based services. Of these factors, respondents ranked the following highest:

- More than 40% of respondents expressed a desire for increased transit options, and an increased number of apartments and condos within a convenient walking distance to shops and village centers.
- More than 34% would like to see options for service-enriched housing as well as lifestyle housing.

One question asked, “Think about an ‘ideal community’ for you to live in and rate how important the following community characteristics would be for you.” The options included; a place with quality public schools, a place with a mix of housing costs, a place with lots of small children, and others. The highest ranking responses, using a weighted average, were as follows:

- TO LIVE IN A PLACE WITH QUALITY PUBLIC SCHOOLS
- HOUSING OPTIONS CLOSE TO SHOPS
- A WIDE DIVERSITY OF AGES
- HOUSING OPTIONS CLOSE TO PUBLIC TRANSIT
- A MIX OF HOUSING COSTS

Twenty-one respondents wrote in additional characteristics important to them. These included:

- Increase racial and economic diversity
- Promote a diversity of small businesses (too many banks and real estate offices)
- Limit development in Town centers (too much traffic and too many “huge building complexes”)
- Availability of green areas, conservation land and community gardens
- High quality jobs with a living wage

The final survey question asked, “Which of the types of policies/initiatives do you want local planners and policy makers in Concord to spend their time on in the next five years?” The survey asked respondents to prioritize the options. Sixty-one percent or more of respondents ranked the following five options “high priority”:

- HELP PEOPLE STAY IN THE COMMUNITY AS THEY AGE
ENCOURAGE CREATION OF MORE ENERGY-EFFICIENT HOMES
ENCOURAGE CREATION OF HOMES WITH A MIX OF PRICE RANGES
ENCOURAGE PRESERVATION OF EXISTING SMALL HOMES AND CREATION OF NEW SMALLER HOMES

Workshop
The workshop took place at the Harvey Wheeler Community Center in West Concord on October 6, 2015 from 6:30pm-9pm. Forty-eight people participated including residents, town officials, and business owners. The main objectives of the workshop were the following:

1. Community input

   This was a two-fold objective- the first objective was to get participants thinking about their own housing needs throughout their lives, where they have lived and how those homes served them at different times. The second was to generate discussion and goals about housing in Concord and how the 2010 Housing Production Plan can be updated to best serve the changing needs of the community, with particular emphasis on increasing affordable housing options.

2. Information

   Inform participants about how Concord compares with the region in terms of affordability, using income, housing price, and rental data. Additionally, the polling questions and presentation demonstrated the gaps in affordability in Concord.

Methods

To achieve workshop objectives, JM Goldson facilitated interactive exercises that engaged workshop participants and fostered focused discussion. The workshop consisted of two group exercises, as well as digital group polling and small group discussions. Brief summaries of the results of each exercise are provided below with detailed summaries attached. In addition, Ms. Goldson presented about housing affordability in Concord and the region. The presentation, polling exercise, and group presentations were recorded by Concord Carlisle TV.

Digital Group Polling

Digital group polling enables participants to learn about themselves and the group while also gathering information about housing and affordability. The results show that 75% of workshop participants own their own homes and 73% live in single family homes. More than 55% of participants have lived in Concord for 21 years or more. Concord is an aging community and that was reflected in the participants, most of whom are over the age of 55 (Almost 81% of participants were 55 or older, with 17% being 75 or older) and only 22% of whom have children under the age of 18.

Many of the polling questions were presented to test knowledge and inform participants on local and regional housing need. The exercise emphasized that Concord is not affordable for households earning the regional or Concord median income.

For example, a household earning the median income of $98,500 could afford a $300,000 home. Concord residents earning the Town’s median income of $134,705 could afford a $460,000 home. Concord’s median home price is $775,000 and 30% of Concord residents are “cost burdened”.

The RHO’s Housing Needs Assessment shows that Concord needs to provide rental and ownership units for low, middle and moderate income families, seniors and young professionals.
Regarding the quiz questions geared to test knowledge, the majority of respondents chose correct answers for 11 of 16 questions. The biggest surprises to the participants were the following facts:

- Renters in Concord tend to be adults under 34 years and or elderly 85+ years
- Between 2000-2010 the population under 20 years decreased 5%
- Between 2010-30, the Donohue Institute projects that the population under 20 years will decrease 30%

**Discussion Groups**

**Group Discussion Exercise #1**

Group exercise #1 was an ice breaker exercise that consisted of four questions designed to get participants talking about the types of homes they have lived in throughout their lives and what type of home they hope to live in someday, if different than their current homes.

**Wide-Variety of Childhood Homes:** There was a wide variety in the types of homes lived in during the participants’ childhood, from single families to multifamily homes - from a four-room apartment to a 3,000 square foot single-family house - rural, suburban, and urban, rented and owned.

**Some Diversity in Current Housing Types:** Participants’ current home types in Concord were diverse, however were less diverse than homes participants had lived in through the course of their lives. Current homes included single families, condominiums, apartments, and two families. Current homes also indicated possible economic diversity among participants and included a range from an historic colonial in Concord Center to a West Concord duplex unit. Seventy-five percent of participants own their homes.

**Housing Issues for Older Adults:** For many participants what type of home to live in in the future was an important question. Some people plan to stay in their current homes or move to second homes they currently own. For aging participants, issues of over-housing and health services were prominent. Would they be able to age in place? Other participants expressed an interest in co-housing options, apartment and urban living close to shopping, and assisted living. One concern that arose a number of times, was the issue of affordability for middle-income seniors looking to downsize but stay in the community.

**Group Discussion Exercise #2**

The purpose of group exercise #2 was to generate discussion about Concord’s 2010 Housing Production Plan and to help set policy-direction for the 2015 update. In particular, of the six goals relating to affordability identified in the 2010 plan which are still relevant? Participants were asked to “confirm, challenge, or build on” each goal. Most groups confirmed each of the six goals from the 2010 Housing Production Plan though there were differences in how to approach achieving each goal. The groups also identified additional goals and priorities not identified in the 2010 Plan. Lively discussion followed that generated many ideas.

**2010 Goal #1: Preserve small homes and support existing low-income households**

The groups expressed mixed feelings about this goal – some felt it is not tied enough to affordable housing (“Small does not equal affordable”), others felt it was too aspirational, and others felt it was a priority that could be reinforced through zoning.

This goal captures retention of existing small homes to preserve homes that are more affordably priced on the market and assistance for low-income homeowners so they can afford to stay in their home. It also speaks to the issue of “tear-downs” in Concord whereby developers or homebuyers demolish existing small homes and replace them with larger homes, and the preference for larger homes in general. In addition, this goal ties support for existing low-income households to the preservation of smaller homes.

The groups generally agreed that the loss of small homes to tear-downs is a problem though there was not consensus about what that loss means, how to avoid it, or how it is tied to affordable housing. One group noted...
that smaller homes are not by definition “affordable” and many groups asked the question, how does maintaining smaller homes relate to the goal of supporting low-income households? What strategies can the town employ to encourage building smaller homes? Zoning by-law amendments and incentives to developers was a theme. Some groups asked the question, how much housing is enough? A strategy idea included to create a subsidy program to buy small homes and keep them affordable.

**RECOMMENDATION:** REFOCUS 2010 GOAL #1 ON ENCOURAGING PRESERVING SMALL HOMES AND NEW CONSTRUCTION OF SMALL HOMES – ENCOMPASS SECOND PART OF GOAL, “SUPPORT EXISTING LOW-INCOME HOUSEHOLDS,” WITHIN A SEPARATE GOAL. GOAL MAY ALSO REFOCUS TO AIM AT PRESERVING AND CONSTRUCTING SMALLER, ENERGY-EFFICIENT HOMES TO CREATE PERMANENTLY AFFORDABLE HOUSING.

**2010 Goal #2: Increase diversity of housing options through compact development**

This goal was confirmed by all groups, with two groups suggesting building on the goal by encouraging smaller multi-family houses of 5-6 unit buildings and apartments with affordable units. Compact development would allow for small houses on small lots or multifamily developments. Compact development allows for apartments, condos, and single family houses. All of these were identified as attractive housing type to participants and in particular, participants expressed a desire for more apartment and condominium options. A number of groups mentioned Riverwalk as a good example of how zoning changes allowed for integrated development of smaller units.

The majority of groups reported a desire to see zoning by-laws changed to encourage a diversity of housing types including renovating existing large single-family houses to multi-family homes and some participants discussed support for increasing height allowances in village centers. There was consensus that Concord should do what it can to support age and diversity by providing a greater range of housing options.

**RECOMMENDATION:** BASED ON THE WORKSHOP AND SURVEY INPUT, THIS GOAL IS SUPPORTED TO BE CARRIED OVER TO THE 2015 PLAN WITH MULTIPLE STRATEGIES SUGGESTED TO SUPPORT IMPLEMENTATION AND WITH A POSSIBLE FOCUS OF CONTEXT-SENSITIVE MULTI-FAMILY DEVELOPMENT AND CONVERSION OF EXISTING HOUSING STOCK FROM SINGLE-FAMILY TO MULTI-FAMILY AND/OR DUPLEXES.

**2010 Goal #3: Encourage creation of units affordable to low, moderate, and middle-income households**

This goal was largely confirmed with multiple ideas for strategies mentioned, however one group challenged and felt it may be a lower priority suggesting support for aging and family diversity was a higher priority. Some participants indicated that the 150% AMI was too high and that affordable housing should be reserved for households earning 80% AMI.

Groups also expressed an interest in creating tax funds and incentive programs to increase affordable options. Also mentioned was desire to create affordable housing for Concord employees and Concord residents. In addition, participants mentioned desire to scatter affordable housing across the Town, including accessory units and more attractive development incentives, such as increased density bonuses.

**RECOMMENDATION:** BASED ON THE WORKSHOP AND SURVEY INPUT, THE TOWN SHOULD RE-EVALUATE THE LEVEL OF NEED FOR INCENTIVES FOR MODERATE AND MIDDLE-INCOME UNITS COMPARED WITH THE NEED TO SUPPORT LOW-INCOME HOUSING. THE CONCLUSIONS OF THE HOUSING NEEDS ASSESSMENT WILL HELP INFORM THE POLICY RE-EVALUATION.

**2010 Goal #4: Create affordable homeownership opportunities**

This goal was largely confirmed by participants, however two groups expressed mixed feelings to challenge and two to build onto the goal. The groups largely saw this goal as helping to welcome young people and families into town and to “bring their energy.” One group suggested to build the goal with a variety of suggestions for tax reductions and incentives such as allowing fixed property taxes until the house changes hands. Such strategies could be researched further.

This goal’s aim is to increase opportunities to first-time home buyers, particularly to create affordable family housing, such as with down payment assistance or mortgage write-downs. Other programs such as Sudbury’s Home Preservation Program utilize local funds to help protect smaller homes and convert to deed restricted affordable units for first time homebuyers, and, as such, could jointly support this goal to help first time homebuyers with the first goal
to preserve existing small homes. This goal could also be supported by providing regulatory and/or subsidies to encourage new development of affordable first-time homebuyer units.

**RECOMMENDATION:** the town should continue efforts to support and create affordable homeownership opportunities.

2010 Goal #5: Capacity building with proactive planning & advocacy

While some tables indicated confusion over the meaning and aim of this goal, the goal was largely confirmed with no groups challenging the goal. Capacity building supports and strengthens local organizations that provide affordable housing and proactive planning identifies appropriate sites for affordable housing. In addition, this goal can promote community engagement and involvement in the planning process.

Participants were enthusiastic and engaged about the possibility of greater advocacy for affordable housing. One group wondered, how can we get more people to meetings like this to help inform the community about affordable housing needs? Another group expressed concern about how to reduce negative attitudes toward affordable housing and cited public forums and education as a solution. In addition, participants agreed the town should support the Regional Fair Housing Plan.

**RECOMMENDATION:** based on these results, the town may consider revising this goal to clarify meaning and focus on advocacy and community awareness.

2010 Goal #6: Preserve existing affordable units

All groups confirmed this goal – some indicated to build upon the goal with, for example, improve deed restrictions. This goal focuses on ensuring that existing affordable units remain affordable for as long as possible.

**RECOMMENDATION:** based on the workshop, this goal should be carried forward into the 2015 plan.

Discussion of Possible New Goals

The following are two themes that encompass suggestions for additional goals by participants.

**Support and foster aging in community and age-diversity**

Although this goal is supported tangentially by of some of the 2010 goals, participants emphasized the importance to address improving residents’ ability to choose to age in the community. Discussion included increasing housing options for older adults to downsize and increasing affordable services to enhance housing for older adults. Housing options discussed included co-housing, accessory units, condos and apartments in village centers, and lifestyle housing. However, note that national surveys indicate that the vast majority of older adults do not and likely will not live in identifiable older-adult housing development.

In general, it will be important to identify barriers to aging in place in Concord – these barriers will likely go beyond available housing options to include mobility options and public services.

**Promote affordable housing for families**

Participants expressed concern over shifting demographics with more older adults and less families with children and indicated support for creating more affordable housing options for families. Welcome young people and families to the community can help support community vitality. A small home preservation program, incentives for construction of affordable smaller, energy-efficient homes, and first-time homebuyer programs could help to support creation of affordable family housing.

**Recommended Goals to Consider for Incorporation in the updated 2015 Plan**

1. Support and foster aging in community through expansion of the range of affordable and appropriate housing options for older adults in the community.
2. Increase diversity of housing options through compact development and rental units, especially context-sensitive multi-family and mixed-use development near village centers.

3. Encourage creation of affordable rental and ownership housing for households with low-incomes [Note: need to determine level of local priority and need for to continue to support moderate and middle-income housing].

4. Encourage and support preservation of existing smaller homes and new construction of smaller homes as energy-efficient and permanently affordable homes for low-income households, especially for families.

5. Promote affordable housing for families including rental and homeownership opportunities.

6. Foster community outreach and education about local and regional affordable housing needs to develop an inclusive mindset about the need for affordable housing throughout the community.

7. Continue to nurture and maintain working partnerships with organizations focused on addressing affordable housing needs in Concord and the region, including the Regional Housing Office.

8. Continue to support monitoring and preservation existing affordable units.

Attachment 1: Summary of Group Exercise #1

Participants worked in groups of 4 to 6.

Question #1: What types of homes have you lived in throughout your life?

a) What type of home did you live in when you were a child? A small single-family house with your immediate family? A large house with extended family? An apartment building or an apartment over a shop? A two-family house?

b) How about when you came of age? Did you move out of your childhood home?

c) How about currently – what type of home do you live in now?

d) Do you anticipate or hope for another type of home in future stages of your life?

<table>
<thead>
<tr>
<th>Home Type</th>
<th>Childhood</th>
<th>Coming of Age</th>
<th>Currently</th>
<th>Future Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Two Family</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multi Family</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Row House</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Triple Decker</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apartment</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Condominium</td>
<td></td>
<td></td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Farm</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Home</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Co-housing</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Assisted Living</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Affordable Senior Housing</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
</tbody>
</table>

The two housing types that participants have used and plan to continue to use in their lifetimes are single family homes and apartments. Many people expressed an interest in co-housing and assisted living as options for later in their lives.
Attachment 2: Summary of Group Exercise #2
The 2010 Housing Production Plan identified six goals. Are these goals still relevant? Are there other housing goals that the Town should focus on in the next 5 years? Please discuss with your group and summarize discussion in space provided.

**QUESTION 1: TO WHAT EXTENT ARE THE FOLLOWING GOALS FROM 2010 STILL RELEVANT? CONFIRM, CHALLENGE, OR BUILD ON THESE GOALS.**

- Preserve small homes and support existing low-income households
- Increase diversity of housing options through compact development
- Encourage creation of units affordable to low, moderate, and middle-income households
- Create affordable homeownership opportunities
- Capacity building with proactive planning & advocacy
- Preserve existing affordable housing units

**QUESTION 2: WHAT OTHER HOUSING GOALS SHOULD BE CONSIDERED FOR THE CURRENT PLAN?**

<table>
<thead>
<tr>
<th>Goal</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>G</th>
<th>H</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preserve small homes and support existing low-income households</td>
<td>CO</td>
<td>CH</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CH</td>
</tr>
<tr>
<td>Increase diversity of housing options through compact development</td>
<td>CO</td>
<td>CO</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
</tr>
<tr>
<td>Encourage creation of units affordable to low, moderate and middle-income households</td>
<td>CO</td>
<td>CO</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CH</td>
<td>CO</td>
</tr>
<tr>
<td>Create affordable homeownership opportunities</td>
<td>CH</td>
<td>CO</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CH</td>
<td>CO</td>
</tr>
<tr>
<td>Capacity building with proactive planning &amp; advocacy</td>
<td>CO</td>
<td>CO</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
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<tr>
<td>Preserve existing affordable housing units</td>
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<td>CO</td>
<td>B</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
<td>CO</td>
</tr>
</tbody>
</table>

Confirm (CO), Challenge (CH), Build (B)

The goals that generated the most conversation were the preservation of small homes and increasing diversity of housing options. A common theme was the need for zoning changes to increase housing diversity.

**Detailed Transcription of Group Responses**

**Goal #1: Preserve small homes and support existing low-income households**

**Table A: Confirm & Challenge**

*Comments:*
- “Preserving small homes is a key goal”
- “Challenge-not clear how to support low-income households”

**Table B: Challenge**

*Comments:*
- “Don’t think ‘anti-mansionization’ initiative relates directly to creation of affordable housing”

**Table C: Build**

*Comments:*
- “Yes, keep smaller homes but through public subsidy create incentives for small homes, like Concord purchasing open land”
- “Transfer tax from who is building (Martha’s Vineyard)”

**Table D: Confirm & Build**

*Comments:*
- “How do we get there?”
• “Too aspirational”

Table E: Confirm & Build
Comments:
• “Reinforce through zoning”
• “Control mansionization”
• “Buy down in deed restriction”
• “Multi-family with bonus area”
• “Duplex instead of mansion”

Table F: Confirm & Build
Comments:
• “Multifamily to replace single family”
• “10% of cost of development goes to affordable housing fund, whether building one house or seven...”
• “Higher taxes on larger homes”
• “Smaller houses torn down so that builders make more money”

Table G: Confirm & Build
Comments:
• “Need to build and preserve moderate and small housing”
• “What strategies can be developed to encourage building smaller homes?”
• “The concern is we have not achieved this goal”

Table H: Challenge
Comments:
• “Small does not equal affordable”

Goal #2: Increase diversity of housing options through compact development
Table A: Confirm
Comments:
• “Focus on new single families in a diversity of clusters”
• “Encourage accessory units to existing housing”

Table B: Confirm
Comments:
• “Integrate multi-family housing into existing housing stock through creative permitting”

Table C: Build
Comments:
• “Riverwalk, good model, tiny houses, zoning changes”

Table D: Confirm
Comments:
• “Only way to make housing affordable, 2 family units”

Table E: Confirm
Comments:
• “Preserve open space”
• “Reinforce town centers”
• “Support 80% AMI”

Table F: Confirm
Comments:
• “Encourage zoning to allow multistory housing where it is currently restricted”
Table G: Confirm & Build
Comments:
- “We could use small multifamily dwellings, 5-6 unit buildings”
- “Apartments with affordable units”
- “Small apartment buildings”

Table H: Confirm
Comments:
- “Integrate multifamily into existing homes (creative permitting)”

**Goal #3: Encourage creation of units affordable to low, moderate, and middle-income households**

Table A: Confirm
No comments

Table B: Confirm
Comments:
- “Incentivize creation of affordable units, increase density”

Table C: Confirm & Build
Comments: “*****”

Table D: Confirm
Comments:
- “Developers incentive to build”

Table E: Confirm & Challenge
Comments:
- “Perhaps lower priority, support age, family diversity”

Table F: Confirm
No comments

Table G: Confirm & Build
Comments:
- “Increase the percentage of small and moderate units”
- “Accessory units, even if the garage was built after 1926, garage conversions”

Table H: Build
Comments:
- “Identify opportunities for increased density”

**Goal #4: Create affordable homeownership opportunities**

Table A: Challenge
Comments:
- “First time home buyers limited by state law”
- “Redundant”

Table B: Confirm
No comments
Table C: Build
Comments:
- “Yes, affordable opportunities to first time homebuyers”
Table D: Confirm
Comments:
- “Zoning”

Table E: Confirm
Comments:
- “Enough inventory?”

Table F: Confirm & Challenge
Comments:
- “Welcome young people and families to bring their energy”

Table G: Confirm & Build
Comments:
- “Fixed property taxes until the house changes hands, or for 5-10 years”
- “Tax deferrals? Tax reductions?”
- “Tax reductions for 1st time homebuyers?”

Table H: Confirm
No comments

Goal #5: Capacity building with proactive planning & advocacy
Table A: Confirm
Comments:
- “What does that mean? Unclear”
- “Fund the Concord Affordable Housing Fund”

Table B: Confirm
No comments
Table C: Build
Comments:
- “Yes, need organizations to work together”

Table D: Confirm
No comments
Table E: Confirm
No comments
Table F: Confirm
No comments
Table G: “?”
Comments:
- “Having this meeting is great. How do we get more people here?”

Table H: Confirm
No comments

Goal #6: Preserve existing affordable units
Table A: Confirm
Comments:
- “Improve deed restrictions”

Table B: Confirm
Comments:
• “But we’re doing a good job!”

Table C: Build
Comments *****

Table D: Confirm
No Comments

Table E: Confirm
Comments:
• “Non-expirations”

Table F: Confirm
No comments

Table G: Confirm & Build
Comments: ******

Table H: Confirm
No comments
Other ideas generated during the discussion:
• Encourage the development of co-housing options that are attractive to seniors, families and households meeting affordable criteria
• Promote the construction of apartments in existing large single family homes, above shops in Town centers, and in new developments of small apartment buildings (5-6 units)
• Create incentives for the construction of smaller homes that are green and energy efficient, or for the retro-fitting of existing small homes
• Integrate multi-family housing into existing neighborhoods
• Use town funding from Open Space or other tax revenue to make more money available for housing
• Fix, defer or reduce property taxes for first time home buyers and affordable households
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