

## SECTION 4: PLAN ELEMENTS

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4.1 Cultural + Historic Resources

4.2 Economic Vitality

4.3 Housing

4.4 Land Use + Zoning

4.5 Mobility + Transportation

4.6 Open Space + Natural Resources

4.7 Public Facilities + Infrastructure

4.8 Fiscal Planning

Each plan element section contains the following information:

- Introduction
- What the Community Said
- This “Element” Today (Existing Conditions)
- Goals + Policies, Strategies, and Actions
- Systems Matrix



*West Concord Home*

## SECTION 4.3 HOUSING

### INTRODUCTION

Concord is a desirable residential community because of its natural beauty, good schools, rich history and traditions, proximity to Boston, and its access to highways and public transportation. Developable land is scarce due to extensive floodplains and wetlands, active farming uses, and protected open spaces, which has caused the price of land to rise. High land prices contribute to ever-increasing housing costs while high expectations around municipal services and schools drive real estate tax increases. These combine to make the town unaffordable for many who currently reside in Concord as well as many 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. As noted in Section 1 while the Town currently meets the State’s requirement that at least 10% of Concord’s housing stock be affordable (that is, listed on the State’s Subsidized Housing Inventory, or SHI) only about half (approximately 5.3%) of counted units actually fall within affordable guidelines. The Community Preservation Act funding has allocated just under \$4.1 million to this housing goal over 12 years (2005 – 2017). Concord’s goal is to support affordable housing growth to meet the Town’s needs. However, the community continues to express concerns about preserving economic and social diversity, along with a diversity of the housing stock, while remaining mindful of the town’s rural and historical traditions, including preservation of open space. Concord, like many of the municipalities in the state, is zoned primarily for single-family residences, which constrains production of diverse housing options.

### WHAT THE COMMUNITY SAID...

#### October 2017 Envision Concord Survey Highlights

(Total of 458 Respondents from mid-September to mid-October 2017)

- About 41% think the range of housing choices needs some improvement.
- Housing was a mid-level priority for respondents as to what uses should go on land if the Town could acquire undeveloped land for any use.
- The highest preference for accommodating new affordable housing was to encourage redevelopment of any underutilized properties, not including protected conservation areas.

#### Envision Concord website and other input:

- 2016 Town Government Survey indicated one-third of seniors rated broader housing options as a top priority; compared to less than one-quarter for other age groups.
- Residents speak abstractly in favor of more housing options – not necessarily just low-income housing but more “diversity” (price range, sizes, accessibility, location).

- Tendency for residents to object to housing developments near them for a variety of reasons including perceived effect on property values, change in neighborhood character, traffic, fiscal impacts, or other concerns.
- Questions whether new housing is necessary?
- Housing for down-sizing seniors mentioned both as a high priority and also a priority over starter-home housing for young families.
- Property taxes are high and this has impacts on affordability.
- Housing should meet the needs of Concord residents – “workforce” housing for those of moderate incomes.
- New housing should not be built on “green fields” (open spaces/undeveloped land).
- Demolition of modest-sized homes for redevelopment of over-sized houses is changing neighborhood character and pricing out younger and older households.
- The majority of the rapidly growing senior population wishes to remain in their existing homes and need regulations and resources that allow them to adapt floor plans to their needs and create accessory units to reduce their costs and provide needed entry level housing for others.

## HOUSING TODAY

As of 2017, Concord has approximately 7,300 units of housing. The Town, working in collaboration with the Concord Housing Authority, the Concord Housing Development Corporation, and the Concord Housing Foundation, has worked diligently to systematically increase its number of housing units to reach the state-mandated subsidized housing share of ten percent. This target was reached with the construction and opening of Concord Mews in 2011. With the anticipated construction of an affordable assisted-living facility at Junction Village, the Town will continue to satisfy this requirement after 2020. However, long waiting lists exist for those needing help to pay for living in Concord, including seniors, the disabled, and others. There is demonstrated need and further benefits to providing a greater diversity of housing options at various price levels. In addition to housing classified as affordable, Concord is also lacking in more accessible types of housing, such as workforce housing for town employees (e.g. police, teachers, etc.) and agricultural workers, housing for downsizing seniors, and starter homes for younger families.



*Black Birch Homes (source: [www.blackbirch2concord.com](http://www.blackbirch2concord.com))*

Units by Housing Type	Estimate # of units	% of Total
Total # of Units	7,327	100.0%
1, detached	5,029	68.6%
1, attached	372	5.1%
2 to 4	638	8.7%
5 to 19	492	6.7%
20 to 49	444	6.1%
50 or more	352	4.8%

*Table 4. Number of Housing Units by Type in Concord*

Senior Housing Type	Concord	Acton	Bedford	Carlisle	Lincoln	Maynard	Sudbury
55+ Single Family Dwelling Developments	2	1			1	1	3
Independent Living Facility	1			2			2
Assisted Living Facility	2	1	1		1		1
Skilled Living Facility	3	1					1
Housing Authority Senior Housing Development	2	1	1			3	1

*Table 5. Number of Senior Housing Development in Concord and Neighboring Communities*

*(Source: Town of Concord, 2017, and the Regional Housing Services Office)*

Each year, Concord becomes a more expensive place to live (see Figure 7, Median Housing Sale Prices Comparison in Section 1) and the rise in housing prices continues to outpace increases in income for town residents. While estimated median household income in Concord increased 16% between 2010 and 2016, median sales price of condo and single-family housing units increased 33%. Different generations of residents certainly have competing interests for use of Town resources, but there has been consistent feedback that having a broader range of housing choices supports a more sustainable community. Although there is strong demand for higher-priced housing from families interested in moving to Concord, this does not always serve the interests of the existing population.

No dedicated funding stream exists for creating affordable homes, other than the minimum ten percent of the Community Preservation Act that must be spent or set aside for community housing initiatives. Recent developments have been achieved with donated land or by requirement for private development projects.

With the exception of the Planned Residential Development zoning provisions and two-family dwellings, current zoning limits the development of more flexible housing types, such as multi-family dwellings and limits greater density on lots. Zoning is a major constraint in diversifying Concord's housing efforts, because over 90% of the town is zoned for residential use, and the development pattern has been

primarily single-family housing. Detached accessory units, which require a special permit from the Town, have allowed additional units to be added within existing neighborhoods zoned for single-family through the conversion of existing accessory structures that pre-date 1928 (e.g. barns, carriage houses or garages). Special permits have also allowed in-home accessory apartments to be created, increasing the number of additional units in Concord without adding to the number of buildings or substantially altering the appearance of the Town.

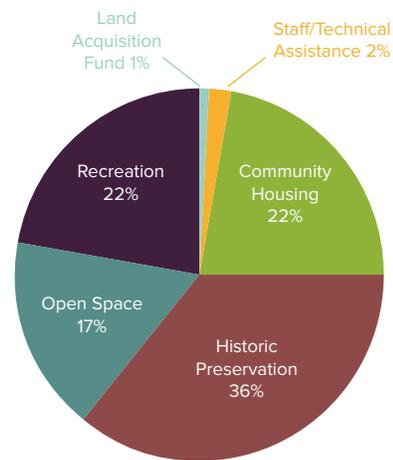
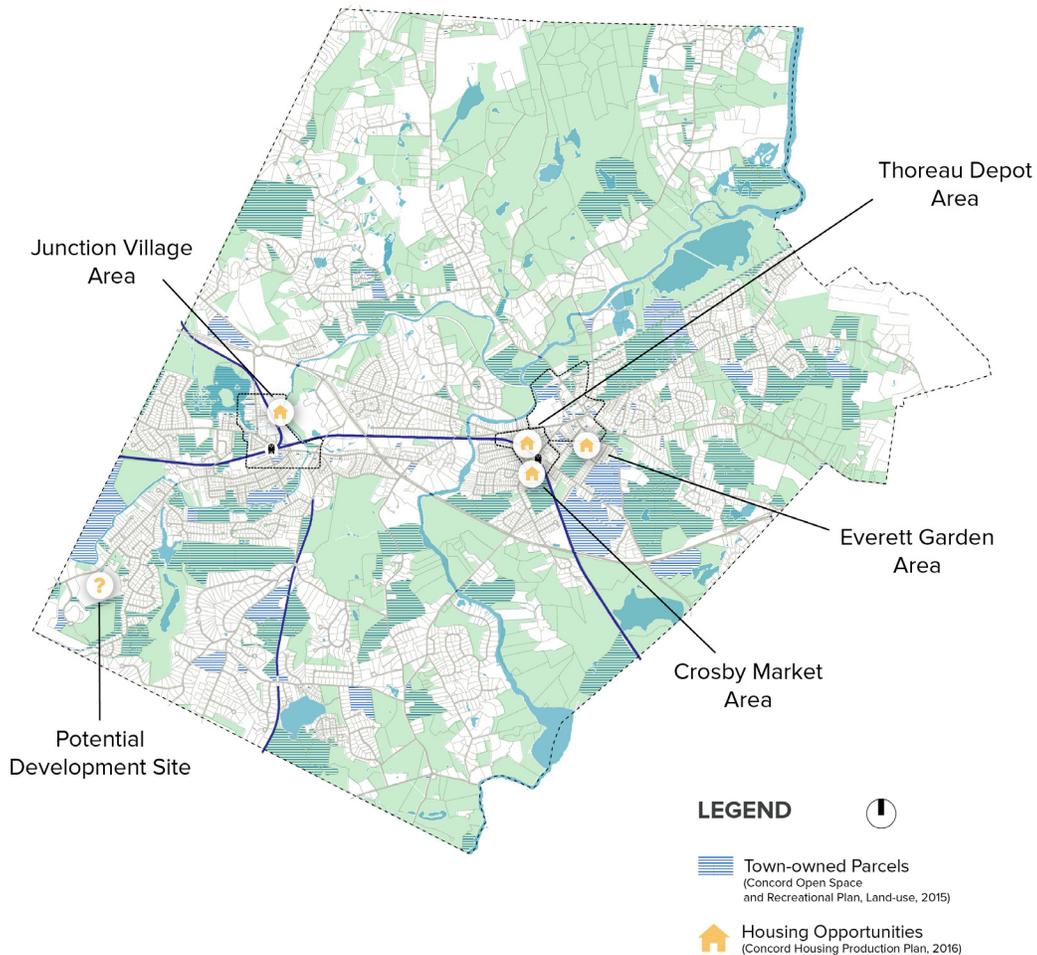


Figure 20 Overall Allocation of CPA Funds from 2006 to 2017 (Source: Town of Concord 2018 Community Preservation Plan)

	Concord		Action		Bedford		Carlisle		Lincoln		Maynard		Sudbury	
	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total	# Units	% of Total
Total # Occupied Housing Units	6,758		8,638		5,133		1,762		2,460		4,375		6,133	
Owner-Occupied	5,171	77%	6,676	77%	3,666	71%	1,694	96%	1,574	64%	3,140	72%	5,609	91%
Renter-Occupied	1,587	23%	1,962	23%	1,467	29%	68	4%	886	36%	1,235	28%	524	9%

Table 6. Occupied Housing Units - Owner Occupied vs. Rental

(Source: 2012-2016 American Community Survey 5-Year Estimates, Table B25032: TENURE BY UNITS IN STRUCTURE)



**Figure 21** Previously Identified Housing Opportunity Sites (Source: CivicMoxie map created using sites identified by 2015 Housing Production Plan and Town of Concord)

Currently, there is little land readily available for development. Approximately 45% of the town is already developed with a mix of residential and commercial uses. Given sparse land and fiscal resources, housing needs frequently compete with other Town priorities for funding. In the last decade, 36% of CPA funds have gone to historic preservation, with 22% allocated for community housing and 17% earmarked for open space (see Fig. 20). In the future, 2229 Main Street (the Starmet site) and other key properties may offer opportunities for certain types of housing. However, with fewer available parcels for housing development, there has been a continued concern about smaller, more affordable homes being purchased at higher

speculative prices for their land, and then being demolished and replaced with much larger, more expensive houses (sometimes referred to as “mansionization”). Four sites were identified in the [2015 Housing Production Plan](#) (HPP) as housing development opportunity areas, with three located near Concord Center and the Thoreau Street Depot Area, and one in West Concord. As part of the 2229 Main Street Oversight Committee’s charge to oversee the clean-up of the former “Starmet” site, a range of possible future redevelopment uses has been discussed, including limited residential. The 2015 HPP did not identify specific sites where smaller housing development, such as in-fill, upper floor residential, or mixed-use development, could occur but included recommended strategies to encourage smaller-scale housing.

Older residents may move out of Concord due to a lack of affordable options when they want to downsize or constraints on their ability to create accessory apartments within their existing homes. Millennials and young families find it difficult to move into Concord due to high housing costs. Farms and local businesses have difficulty hiring workers due to lack of housing options. Having fewer housing choices influences the town's age and socio-economic diversity. However, it must also be acknowledged that the high level of services expected by many residents depends on a high level of tax revenue. While larger, more expensive homes contribute a disproportionate share of that tax revenue, they often replace smaller, more affordable houses. It is important to recognize that a meaningful shift toward less expensive housing could require a reduction in expectations around municipal services or a need to look at other revenue sources such as an increase in the commercial tax base.



(Middle + Above Right) Examples of smaller housing units in the town.

(Source: [www.concordriverwalk.com](http://www.concordriverwalk.com))



(Below L+R) Examples of accessory units. Accessory units can add additional housing with limited visual and other impact. Concord's Zoning Bylaw prohibits substantial exterior alterations of a structure in accommodating accessory dwelling units.

## GOALS + POLICIES, STRATEGIES, AND ACTIONS

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The goals and strategies included in this section are aimed primarily at expanding the diversity and affordability of housing options in Concord, including housing to expand the subsidized housing inventory, workforce housing, housing to support aging in the community, and housing to strengthen the Town's ability to achieve its other interrelated community goals. Community education around the current and future housing needs in town and the benefits of having more housing choices should be provided on a short- and long-term basis, much like the energy and water conservation policies and information campaigns, to expand support for the following goals and strategies. Goals relevant to housing can also be found in other Plan Elements; zoning tools are discussed in Land Use, strategies for diversifying the non-residential tax base are outlined in Economic Vitality (these are particularly relevant in assisting homeowners, especially seniors), and guidelines for locating housing and ensuring accessibility to town services and social connectivity are provided in Mobility + Transportation and Public Facilities + Infrastructure. A discussion of conservation efforts and their relationship with housing policy is provided in Open Space + Natural Resources.

As part of the process outlined in Section 2 for reviewing plans, policies, initiatives, and proposed projects, housing policy decisions will be reviewed using the five community criteria. In addition, housing policy should incorporate Smart Growth themes, particularly as they relate to location criteria and mobility/accessibility.

### **Goal 1: Develop realistic, achievable targets for preserving or creating housing of all types (beyond the State Housing Inventory).**

While Concord's housing stock as defined for the State Housing Inventory (SHI) has been carefully managed and monitored through the Concord Housing Authority, Concord Housing Development Corporation, and the Town, those numbers do not capture the moderately-priced housing stock that has been diminishing. As the town's smaller, older homes are being purchased and renovated or demolished to make way for larger residences, their values have been increasing significantly out of the range for moderate- and moderately-high-income households. Looking at the full spectrum of available housing types in Concord, goals should be developed to address the need for many different types of housing. Specifically, actions should consider moderately-priced single-family homes, rental housing designed for young professionals and Concord seniors looking to downsize within the community, as well as newer housing models, such as small compact homes like those at Concord Riverwalk.

The following is one core action to advance this goal:

1. Working with the Concord Housing Authority, Concord Housing Development Corporation, Regional Housing Services Office, Concord Housing Foundation, Council on Aging, and other committees and organizations, including local employers, Hugh Cargill Trust Committee, etc., the Town should study the existing status of Concord's housing stock by type and price and create realistic, achievable goals with supporting policies and programs.

**Goal 2: Develop additional, self-sustaining funding mechanisms to support achieving the housing targets developed in Goal 1.**

Local funding options to support the creation of more affordable homes are limited in Concord. Although the CPA generates roughly \$1.3 million annually, only about \$135,000 (ten percent) is required to be spent or set aside for community housing initiatives. The [Concord Housing Development Corporation \(CHDC\)](#), a local non-profit housing corporation established by Chapter 275 of the Acts of 2006 and whose members are appointed by the Concord Select Board, provides an ideal repository for such additional funds..

Beyond direct funding, the Town should also consider repurposing existing buildings as housing and in-fill housing opportunities. There are many examples of successful conversions of existing buildings to affordable and mixed-income housing, elsewhere and in Concord. The Peter Bulkeley Terrace was a public school that the town converted to 28 units of affordable age-restricted housing and is now operated by the Concord Housing Authority. Emerson Annex, also a former school, has 11 condominiums that when established in 1988, ten units were restricted affordable under the DHCD Housing Opportunities Program (HOP) with the expiring HOP deed riders and one unit was purchased by the Concord Housing Authority. Since that time, one unit was lost and is now a market rate unit, five units have resold and converted to the Universal Deed Rider with perpetual affordable housing restrictions and

four units remain under the original HOP deed restrictions with expiring restrictions in various years (earliest is 2028). Each site received funding from multiple sources, including Concord’s CPA funds and state, federal, and private funds. In addition to adaptive reuse of buildings, there is the potential for creating infill development that uses existing infrastructure for new development.

Seven core action areas will be used to advance this goal:

1. Advocate for adoption of a housing bank through special legislation to institute a real estate transfer fee, which would be used to generate revenue to help create affordable homes. This idea is not new; however, it has not yet been successfully lobbied by a Massachusetts municipality. Other municipalities have proposed such a real estate transfer fee for housing, including Nantucket and Provincetown, but none have been successful. There is precedent for creating such a mechanism for protection of open space land – e.g., the Martha’s Vineyard Land Bank, which generates revenue through a two percent surcharge on most real estate transfers on the Vineyard. The Affordable Housing Funding Task Force has been studying a variety of possible mechanisms, including this one, to increase funding to preserve and develop lower priced homes. The Town will have to consider whether such a transfer fee would apply to all properties, or solely those above a certain assessed value.



**ASPEN-PITKIN HOUSING AUTHORITY**

**Location:** Aspen, Colorado

**Description:** In Aspen, CO, the Aspen-Pitkin County Housing Authority has a policy that features an established fund dedicated to providing more affordable homes, which is funded by a housing real estate transfer tax (RETT) of one percent on the sale price of in-town private property above \$100,000. Aspen also charges impact fees or payment-in-lieu to private developers who do not construct, convert, or reconfigure affordable housing units to mitigate development impacts.

*(Source: www.apcha.org)*

2. Consider and support other recommendations from the Affordable Housing Funding Task Force. The Town should explore alternate funding sources used successfully in different cities and towns throughout the country
3. Solicit private funding and land donations for development of affordable and/or mixed income housing. Actively seeking private land donations, working directly with property owners through the CHDC, could result in donations of property for development or conversion of existing buildings to homes. One possibility is to encourage private property owners to utilize the new Donation Tax Credit. As part of the Act Relative to Job Creation and Workforce Development (H.4569), the State created a Donation Tax Credit that provides a credit against Massachusetts income tax liability for property owners who donate existing housing properties or other structures for the conversion of housing to qualified non-profits that commit to long-term affordability. The credit is worth 50% of the donated value.
4. Evaluate the benefits of increased allocations of local CPA funds for housing initiatives. Since adoption of the CPA in Concord, the town has collected about \$18,000,000 in total revenue (state and local collections). Per the Community Preservation Coalition CPA online, Concord has allocated about 22% (nearly \$4 million) of total revenue to housing initiatives. The target for any one CPA category can range between 10 and 80%. Funds can be set aside for housing in the CPA housing reserve or allocated to a housing trust (or in Concord's case, to the CHDC).
5. Investigate feasibility of converting existing buildings, such as potentially available Peabody Middle School, to mixed-income, multi-family housing. In addition to any schools that become available, if the Town consolidates offices in one or more facilities, properties formerly used for offices and other Town functions could be redeveloped for affordable housing. The Town would work with the relevant neighborhoods to develop a vision for adaptive reuse and conversion of any former public property and issue a Request for Proposals to solicit interest from qualified developers and set the requirements for redevelopment.
6. Identify other potential buildings and properties for re-purposing as housing or that have in-fill development potential in conjunction with conversion of existing buildings. The Town should assist private property owners who wish to adaptively reuse their buildings and/or properties for housing-related development.
7. Identify a strategy to rapidly adjust subsidized housing units should the Town fall below the 10% required percentage.
8. Consider the implications of including a provision in the Zoning Bylaw for Payment in Lieu of Units (PILU) as a tool to incentivize developers in creating affordable housing or contributing funds toward other affordable housing projects.

**Goal 3: Bring private and public groups representing open space, land conservation, resilience, and housing together to identify solutions for meeting housing needs.**

Bringing private and public groups together to solve housing issues is imperative to foster synergy and collaboration. 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 Foundation, and the Regional Housing Services Office have vital roles in creating and preserving affordable homes and providing support for low- and moderate-income households in Concord. These groups meet together several times a year to share strategy; other groups who have a role in addressing housing could be invited to attend these meetings, including conservation and open space proponents, developers, and residents. In addition, the Town should continue to seek creative ways to address housing in Concord and to assist local organizations and institutions through the allocation of Town staff expertise, local funding including Community Preservation Act and federal HOME/ CDBG funds.

One core action area will be used to advance this goal:

1. Sponsor regular professionally-facilitated housing round-table events that bring together key organizations that have vital roles in creating and preserving affordable housing and providing support for low- and moderate-income households in Concord.

**Goal 4: Discourage the demolition of smaller homes and their replacement with larger, more expensive residences.**

The demolition of smaller single-family houses to build larger homes is viewed as a problematic issue in Concord that has negative implications for neighborhood character, historic preservation, and energy use. This goal is carried over from the prior two Housing Production Plans (2010 and 2015) and it addresses the issue of “tear-downs” in Concord whereby developers or homebuyers demolish existing small homes and replace them with significantly larger homes that are not always in scale and context with the neighborhood.

Concord adopted zoning provisions that 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 of new single-family construction. Many community members feel the current restrictions do not go far enough to preserve smaller homes and encourage the new construction of small homes.

More recently, in 2016, the Town adopted a [Floor Area Ratio \(FAR\) Bylaw](#) that restricts the gross floor area of new housing relative to lot size. The FAR Bylaw limits new construction to a maximum FAR using the following formula:  $\text{Maximum FAR} = 0.24 + (1,200 / \text{actual lot area})$ . The amendment to the Zoning Bylaw is intended to restrict house size, which has grown considerably in the last decades, and particularly since 2000 (as presented at 2016 Town Meeting under Warrant Article #42). In 2016, the Town also strengthened the Demolition Review Bylaw to preserve and protect significant buildings built before 1941 that constitute or reflect “distinctive features of the architectural, cultural, political, or social history of the Town.” The updated bylaw enables the Historical Commission to impose up to a one-year delay (increased from a six-month delay). While this does work to delay demolition of historic structures that are often smaller in size, it is mostly intended as a historic preservation tactic and not a measure to reduce overall housing size.

Two core action areas will be used to advance this goal:

1. Identify and adopt best zoning practices to encourage preservation of existing smaller homes. The Town should continue to consider best zoning practices and develop a package of dimensional zoning amendments to help address concerns over the demolition of older homes for the construction of far larger replacements. For example, the Town of Wellesley adopted “Large House Review” provisions that require design review by the Planning Board and a separate review by the Design Review Board that considers compliance with standards and criteria including preservation of landscaping, scale of buildings, lighting, open space, drainage (groundwater), and circulation. On Martha’s Vineyard, a special permit is required for construction of homes exceeding a limit set by the Town (3,500 square feet on three acres and 250 square feet for each additional contiguous acre).
2. A tool for neighborhoods in Concord may be to propose possible adoption of one or more Neighborhood Conservation Districts or hybrid Neighborhood/Historic Districts to protect older neighborhoods with modest housing. The Massachusetts Attorney General has approved the NCD bylaws in multiple Massachusetts communities: 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. These two towns, as well as Lincoln and Wellesley all invited the affected property owners to participate in the formation and governance of their NCDs.<sup>2</sup> West Concord is one neighborhood that the Historical Commission has discussed for possible consideration for a Neighborhood Conservation District. The Town should continue to study best practices and identify neighborhoods where an NCD may be appropriate toward the aim of minimizing loss of smaller homes.

<sup>2</sup> Rackemann, Sawyer, & Brewster, P.C., *Massachusetts Land Use Monitor* <http://www.massachusettslandusemonitor.com/policy/ag-reviewing-controversial-neighborhood-conservation-district-in-brookline/>, accessed 10/29/15.

**Goal 5: Encourage renovation of existing single-family homes (in all zoning districts), and identify the opportunities to create accessory dwelling units within existing structures in all zoning districts, and allow cluster development and cohousing in designated areas.**

In communities like Concord where the dominant stock of housing is single family, it is common for older adults to need less space or a different kind of space. Regulations that impede seniors from adapting floor plans and creating accessory apartments contribute to this problem.

Cluster development that concentrates the impact of building on the land and leaves open space and wildlife corridors can meet a range of goals including land conservation, sustainability, and social connectivity. Cohousing can create social communities and allow for smaller homes by providing common space for gathering, laundry, and other uses that makes more efficient use of land while also providing communities of support for seniors, young families, and others.

This goal expands the variety of housing options by allowing compact development and rental units, especially accessory apartments, as well as context-sensitive additional dwelling units, multi-family mixed-use development, and artist live/work space

Three core action areas will be used to advance this goal:

1. Amend the two-family or additional dwelling unit bylaw. Concord's zoning bylaw allows owners of single-family homes with a minimum lot size of 10,000 SF to add an additional dwelling unit within the home by special permit. However, the special permit for the additional dwelling unit expires upon sale or transfer of the property. Consider an amendment that allows the additional dwelling unit to remain with the property rather than the owner. Consider additional provisions that may help achieve more diverse housing options (such as provision of detached "tiny houses") but preserves the existing neighborhood character (i.e. the look and feel of modest single family detached homes).
2. Allow accessory dwelling units to be rented, even if they have not been continually rented since 1928. This would take into account the changing needs of homeowners and their immediate and extended families.
3. Adopt Natural Resource Protection Zoning (NRPZ), allowing co-housing and other clustered development. Concord's Residential Cluster Development provisions, which are by special permit in all the residential and business districts, have not been effective in producing enough lower-cost 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 will do the following:
  - a. Changes policy to make NRPZ developments by-right (and sprawl-type subdivisions by special permit);
  - b. Allows five-acre property minimum;
  - c. Allows sharing of septic systems and aggregate calculations;
  - d. Provides incentives to create affordable units within the development including density bonuses; and
  - e. May also allow development of co-housing.

**Goal 6: Identify regulatory tools and tax incentives to encourage developers to build housing the Town wants/needs, especially denser housing near town centers or small (5-10 unit) developments such as Riverwalk, in ways that reinforce existing historical character and support sustainable development practices.**

To maintain and strengthen economic stability, diversity, and authenticity of Concord’s village centers and other more densely developed neighborhoods, it will be critical to increase the variety of housing options in these areas. This goal can be achieved through zoning and, possibly, tax incentives that support development of mixed-income, multi-family, and mixed-use development, in village centers, including housing on upper floors. While sites outside of the village centers may be available for substantial residential development, such as the 2229 Main Street (Starmet) site, the location of new housing and required services for new residents, both in terms of infrastructure and programming, would need careful review and analysis. Encouraging denser housing near village centers can strengthen the Town’s ability to achieve other interrelated community goals, including sustainability and economic vitality.

Three core action areas will be used to advance this goal:

1. 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 to allow mixed-use, multi-family redevelopment or live-work spaces. Zoning provisions should incorporate inclusionary housing requirements for the creation of a mix of both affordable and market-rate housing in future redevelopment projects.
2. Evaluate impacts of petitioning for special legislation to allow a local property tax incentive modeled after the Amherst property tax incentive. Amherst’s property tax incentives allow a residential or mixed-use development with ten or more dwelling units to pay the increase in assessed value phased over a period of up to ten years to the full assessed value of the property. This provision only applies to developments where at least ten percent of the ten or more dwelling units are affordable to low/moderate-income households.
3. Consider zoning amendments or use of the town’s Planned Residential Development zoning provisions to foster development of potential opportunity sites in and near Concord Center, Thoreau Depot Area, and in and around West Concord Center as identified in the Smart Growth Analysis in Section 4.4 Land Use.

# SECTION 4.3 - HOUSING SYSTEMS MATRIX

		Section 4.1				Section 4.2				Section 4.3						Section 4.4					Section 4.5				
		Cultural + Historic Resources				Economic Vitality				Housing						Land Use					Mobility + Transportation				
		Goal #1	Goal #2	Goal #3	Goal #4	Goal #1	Goal #2	Goal #3	Goal #4	Goal #1	Goal #2	Goal #3	Goal #4	Goal #5	Goal #6	Goal #1	Goal #2	Goal #3	Goal #4	Goal #5	Goal #1	Goal #2	Goal #3	Goal #4	Goal #5
G1	#1									●		●													
	#2										●														
Goal #2	#1										●														
	#2										●														
	#3										●														
	#4										●														
	#5										●						●	●							
	#6										●						●	●							
G3	#1									●		●													
G4	#1			●								●				●	●								
	#2			●								●				●	●								
Goal #5	#1									●				●		●	●								
	#2									●				●		●	●								
	#3													●		●	●								
Goal #6	#1						●			●				●		●		●							
	#2										●			●											
	#3									●				●		●	●								

Note: The Systems Matrix is intended to depict crossover between goals and actions throughout the Plan Elements section. It is intended as a tool to assist in prioritization of actions based on the "breadth" of their crossover with formalized goals both within and outside of their respective sections.

